SESSIONAL PAPERS

VOL. LX. PART II

SECOND SESSION

OF THE

SEVENTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

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Ontario. Legislative Assembly

SESSIONAL PAPERS

VOL. LX.—PART II

SECOND SESSION

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SEVENTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

SESSION 1928

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LIST OF SESSIONAL PAPERS, 1928

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No. 1 Public Accounts of the Province of Ontario for the twelve months ending October 31st, 1927. Presented to the Legislature, March 1st, 1928. *Printed.*

No. 2 Estimates, Supplementary, for the service of the Province for the year ending October 31st, 1928. Presented to the Legislature March, 1st, 1928. *Printed.* Further Supplementary Estimates for the year ending October 31st, 1928; presented to the Legislature, March 21st, 1928. *Printed.* Estimates for the year ending October 31st, 1929; presented to the Legislature, March 26th, 1928. *Printed.*

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No. 3 Report of the Department of Lands and Forests for the year ending October 31st, 1927. Presented to the Legislature, March 30th, 1928. *Printed.*

No. 4 Annual Report of the Department of Mines for the year 1927. Presented to the Legislature, March 21st, 1928. *Printed.*

No. 5 Annual Report of the Inspector of Legal Offices for the year ending December 31st, 1927. Presented to the Legislature, March 30th, 1928. *Printed.*

No. 6 Report of the Superintendent of Insurance for year 1927. Presented to the Legislature, March 8th, 1928. *Printed.*

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No. 7 Report of the Registrar of Loan Corporations for year 1927. Presented to the Legislature, March 8th, 1928. *Printed.*

No. 8 Report of the Minister of Public Works for the Province of Ontario for year ending October 31st, 1927. Presented to the Legislature, March 7th, 1928. *Printed.*

No. 9 Annual Report of the Game and Fisheries Department for year 1927. Presented to the Legislature, March 30th, 1928 *Printed.*

No. 10 Report of the Department of Labour for the year 1927. Presented to the Legislature, March 8th, 1928. *Printed.*

No. 11 Report of the Minister of Education for year 1927. Presented to the Legislature, March 30th, 1928. *Printed.*

No. 12 Report of the Board of Governors of the University of Toronto ending June 30th, 1927. Presented to the Legislature, February 10th, 1928. *Printed.*

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No. 13 Annual Report of the Registrar-General's Branch of the Department of Health of Births, Marriages and Deaths for year ending December 31st, 1927. Presented to the Legislature, March 30th, 1928. *Printed.*

No. 14 Report of Department of Health for the year 1927. Presented to the Legislature, March 7th, 1928. *Printed.*

No. 15 Annual Report of Inspectors of Prisons and Public Charities upon the Hospitals for Insane, Feeble-minded and Epileptics for year ending October 31st, 1927. Presented to the Legislature, March 30th, 1928. *Printed.*

No. 17 Annual Report of Inspector of Prisons and Public Charities upon Hospitals and Charitable Institutions for year ending September 30th, 1927. Presented to the Legislature, March 30th, 1928. *Printed.*

No. 19 Report of the Superintendent of Neglected and Dependent Children of Ontario for 1927. Presented to the Legislature, February 15th, 1928. *Printed.*

No. 20 First Report of the Liquor Control Board of Ontario from June 1st, 1927, to October 31st, 1927. Presented to the Legislature, February 29th, 1928. *Printed.*

No. 21 Report of the Department of Agriculture for year 1927. Presented to the Legislature, March 30th, 1928. *Printed.*

No. 22 Annual Report of the Statistics Branch, Department of Agriculture for year 1927 Presented to the Legislature, March 30th, 1928. *Printed.*

No. 23 Report of the Temiskaming and Northern Ontario Railway Commission for the year ending October 31st, 1927. Presented to the Legislature, March 20th, 1928. *Printed.*

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No. 24 Annual Report of the Ontario Railway and Municipal Board for year ending December 31st, 1927. Presented to the Legislature, March 30th, 1928. *Printed.*

No. 26 Annual Report of the Hydro-Electric Power Commission of Ontario for year ending October 31st, 1927. Presented to the Legislature, March 30th, 1928. *Printed.*

No. 27 Report of the Provincial Auditor for the year 1926-27. Presented to the Legislature, March 22nd, 1928. *Printed.*

No. 28 Report of the Workmen's Compensation Board for 1927. Presented to the Legislature, March 16th, 1928. *Printed.*

No. 29 Report of the Ontario Veterinary College for year 1927. Presented to the Legislature, March 30th, 1928. *Printed.*

No. 30 Report of the Distribution of the Revised Statutes and Sessional Papers. Presented to the Legislature, February 10th, 1928. *Not printed.*

No. 31 Comparative Statement of Legislative Grants apportioned to Rural Public and Separate Schools for the years 1926 and 1927. Presented to the Legislature, February 10th, 1928. *Not printed.*

No. 32 Regulations and Orders-in-Council made under the authority of the Department of Education Act relating to Public Schools, Separate Schools or High Schools. Presented to the Legislature, February 14th, 1928. *Not printed.*

No. 33 Report of the Ontario Athletic Commission for year ending October 31st, 1927. Presented to the Legislature, February 14th, 1928. *Not printed.*

No. 34 Report of the Secretary and Registrar of the Province of Ontario with respect to The Ontario Companies Act, The Extra Provincial Corporations Act, and The Mortmain and Charitable Uses Act, etc. Presented to the Legislature, February 14th, 1928. *Not printed.*

No. 35 Order-in-Council prescribing fees payable under The Ontario Insurance Act, 1924. Presented to the Legislature, February 15th, 1928. *Not printed.*

No. 36 Eleventh Municipal Bulletin—Municipal Statistics, 1926—Bureau of Municipal Affairs. Presented to the Legislature, February 15th, 1928. *Printed* (not bound in Sessional Volumes).

No. 37 Report of the Commission under The Extra-mural Employment of Sentenced Persons' Act, 1921, for year ending October 31st, 1927. Presented to the Legislature, February 20th, 1928. *Not printed.*

No. 38 Orders-in-Council made under the authority of The Northern Development Act, 1926, from April 14th, 1927, to February 6th, 1928. Presented to the Legislature, February 27th, 1928. *Not printed.*

No. 39 Report of the Niagara Parks Commission for year 1927. Presented to the Legislature, March 7th, 1928. *Printed* (not bound in Sessional Volumes).

No. 40 Report of the Minimum Wage Board, Ontario, 1927. Presented to the Legislature, March 8th, 1928. *Printed.*

No. 41 Return to an Order of the House, dated February 18th, 1927, that there be laid before this House, a Return, showing what companies and municipalities in Ontario pay rentals for the use of water powers they are utilizing, and how much was paid in each case last year. Presented to the Legislature, March 9th, 1928. Mr. Slack. *Not printed.*

No. 42 Return respecting Insurance on Government Property. Presented to the Legislature, March 9th, 1928. Mr. Bragg. *Not printed.*

No. 43 Return to an Order of the House, dated February 11th, 1927, that there be laid before this House, a Return, showing—1. How many Ontario Breweries have been convicted for violation of The Ontario Temperance Act since the present Government came into office in July, 1923. 2. What breweries, and when, and where. 3. What penalties were incurred. Presented to the Legislature, March 9th, 1928. Mr. Lethbridge. *Not printed.*

No. 44 Report of the Mothers' Allowances Commission for the year 1925-26 and 1926-27. Presented to the Legislature, March 12th, 1928. *Printed.*

No. 45 Annual Report of the Commissioner of the Ontario Provincial Police, 1927. Presented to the Legislature, March 15th, 1928. *Printed.*

No. 46 Report of the Niagara Parks Commission for 1926. Presented to the Legislature, March 16th, 1928. *Printed* (not bound in Sessional Volumes).

No. 47 Statement re the Highway Improvement Fund for 1927. Presented to the Legislature, March 23rd, 1928. *Not printed.*

No. 48 Report of the Public Service Superannuation Fund for the year 1927. Presented to the Legislature, March 23rd, 1928. *Not printed.*

No. 49 Report of the Standing Committee on Fish and Game. Presented to the Legislature, March 28th, 1928. *Printed as Appendix Number, Journals of 1928.*

No. 50 Report on Operations under The Northern and Northwestern Ontario Development Act, 1912, for year ending October 31st, 1927. Presented to the Legislature, March 30th, 1928. *Printed.*

No. 51 Return to an Order of the House that there be laid before the House, a Return, showing all correspondence, reports, findings and court records, now in the possession of the Attorney-General, or any other member of the Government, relating to the prosecution of Dr. Grant Fraser of Madoc, in the County of Hastings, in or about the month of June, 1927, on a charge of violating The Ontario Temperance Act, and also in relation to the appeal from the decision of the Police Magistrate to the County Court Judge, and also in relation to the final disposition of the case. Presented to the Legislature, March 30th, 1928. Mr. Sinclair. *Not printed.*

No. 52 Return to an Order of the House that there be laid before the House, a Return of all correspondence, documents, memorandums and copies of letters or documents in the possession of the Attorney-General, or any other department, in relation to the retirement and resignation of W. E. Gundy from the office of Police Magistrate of the City of Windsor. Presented to the Legislature, March 30th, 1928. Mr. Sinclair. *Not printed.*

No. 53 Return to an Order of the House that there be laid before the House, a Return of all correspondence passing between the Attorney-General, or any one in his department, and Jesse Bradford, of Lindsay, Ontario, in relation to the office of Police Magistrate at Lindsay, and the work of the said Jesse Bradford in that office and also all correspondence passing between the Attorney-General or any one in his department and other parties in relation to the said Jesse Bradford and his office of Police Magistrate at Lindsay, and also all petitions, memorandums or representations lodged with the Attorney-General or his department either on behalf of the said Jesse Bradford or in opposition to him. Presented to the Legislature, March 30th, 1928. Mr. Sinclair. *Not printed.*

No. 54 Return to an Order of the House that there be laid before the House, a Return, showing—1. Has the Government or any Department thereof considered amendments either to The Boiler Inspection Act in respect to the annual inspection of steam boilers and other pressure vessels. 2. Have there been any conferences between the Ministers of the Government or officials of any department, with interest directly or indirectly concerned in the manufacture, sale, installation or operation of such equipment; when and where did these conferences take place; what were the names of the parties present, and the interest that each represented. 3. Have there been any conferences between any member of the Government and representatives of any interests at which all of the interests were not invited to be represented. 4. Were records kept of any conferences. 5. Were any proposed amendments drafted by any Department or any officials thereof subsequent to and based upon recommendation, suggestions or resolutions adopted at any such conferences. Presented to the Legislature, March 30th, 1928. Mr. Pearson. *Not printed.*

No. 55 Return to an Order of the House that there be laid before the House, a Return, showing—1. What amount of crushed stone was purchased by the Department of Highways in each of the years 1925 and 1926. 2. From whom was the same purchased. 3. What was the price paid to each vendor. 4. Were tenders asked for in each case. 5. What tenders were received. 6. What was the rate mentioned in each tender. Presented to the Legislature, March 30th, 1928. Mr. Sinclair. *Not printed.*

No. 56 Return to an Order of the House that there be laid before the House, a Return of all correspondence leading up to or following or relating to the resignation of Mr. S. L. Squire, Deputy Minister of Highways, passing between Mr. S. L. Squire and the Minister of Highways, the Premier, or any other person or persons. Presented to the Legislature, March 30th, 1928. Mr. Sinclair. *Not printed.*

No. 57 Return to an Order of the House that there be laid before the House a Return, showing the total area of pulp and timber limits which have been sold since January 1st, 1927, to whom the same were sold and what area was sold in each case. Presented to the Legislature, March 30th, 1928. Mr. Fletcher. *Not printed.*

No. 58 Annual Report of the Civil Service Commissioner for year ending October 31st, 1927. Presented to the Legislature, March 30th 1928. *Not printed.*

REPORT

OF THE

Minister of Lands and Forests

OF THE

PROVINCE OF ONTARIO

For the Year Ending 31st October

1927

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

ONTARIO

TORONTO
Printed and Published by the Printer to the King's Most Excellent Majesty
1928

PRODUCED BY
The
United Press
LIMITED
TORONTO
CANADA

TO HIS HONOUR WILLIAM D. ROSS, ESQ.,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to your Honour, Report on the Operations of the Department of Lands and Forests, for the fiscal year ending 31st October, 1927.

WILLIAM FINLAYSON,
Minister.

HONOURABLE WILLIAM FINLAYSON,
Minister of Lands and Forests.

We have the honour to submit herewith a report on the operations of the Department of Lands and Forests for the fiscal year ending 31st October, 1927, said report being divided into two parts—Part One dealing with matters affecting Lands and Forests proper, and Part Two dealing with matters under the head of Forestry.

W. C. CAIN, *Deputy Minister,* *Lands and Forests.*	E. J. ZAVITZ, *Deputy Minister,* *Forestry.*

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Report of the Minister of Lands and Forests of the Province of Ontario

For the Year ending 31st October, 1927

GENERAL ADMINISTRATION

All the natural resources of the Province, exclusive of the minerals and the game and fish, come particularly under the jurisdiction of the Department of Lands and Forests. Even the wild life of the great Provincial Parks is subject to the control and administration of this Department. The land, timber, water powers and wild life are our heritage. When it is considered that the great Pulp and Paper Industry, with the Lumbering, has operated more effectually than any other wide movement to create favourable trade balances in the international money markets and from a commercial and labour viewpoint it is of such vital import to the people of the Province, the necessity of taking precautionary measures to perpetuate the industry is obvious. The greatest care, therefore, must be exercised in developing our forest wealth along lines of perpetuating its possibilities, and it is the desire and intention of the Department to extend its influence towards educating the masses to an adequate understanding of the storehouse of treasures that belong to them and deserve protection.

The magnitude of the Province, with its spacious areas of so diversified a character, should immediately challenge the attention of all public-spirited citizens.

Timely steps are being taken by the Government to segregate the barren from the productive, to make a business-like inventory of our natural holdings and provide the readiest solution to the problem of protecting Nature's gifts for the benefit of the public.

Large unproductive sections in the past have been wantonly exploited, ostensibly for sustaining man in an agricultural sense, but in reality for gaining a temporary livelihood, after which the effort of eking out an existence conduces to conditions not at all advantageous to the individual or society. It is therefore the duty of the Crown to administer its domain that a fair division of its products may result. Limiting those who desire to farm to lands that are primarily tillable and suitable for agricultural purposes is of special consideration. If Canada is to remain the granary of the Empire a "back to the land" cry should be forever in our minds and Ontario with her expansive clay lands, in its northern portions especially, appeals to the sturdy type who can handle the saw and wield the axe. There is no country in the world to-day with greater advantages for the man of little wealth and thrift who wishes to hew out, develop and maintain a home. Encouraging this pioneer type is the effort of the Department of Lands and Forests.

There are large sections of our country, both in Southern and Northern Ontario, which are decreed by Nature to produce nothing but a crop of timber, and such sections should be inevitably withheld from further futile attempts at farming and fenced, theoretically speaking, for the reproduction of a timber crop. It is not too late to save Nature's heritage and retain for Ontario an industry that will continue to reflect its importance in international trade balances and conduce much to the commercial, economic and social welfare of the people.

To implement the Department's intention towards a development that should lead to greater vigilance and more judicious treatment of the forest wealth, certain legislation will be sought at the coming Session and from it will result, it is hoped, a gradual enforcement of sane methods with increased efforts at educating the public to a recognition of Ontario's hereditary wealth and its adequate administration.

In water powers we have an asset the economic value of which can scarcely be estimated, and the need of ever doggedly preserving them for the benefit of the present and future generations is of paramount necessity; hence these "White Coal" producers are not alienated by the Crown, but when industrial progress is dependent upon their development the Crown grants term leases under reasonable restrictions and fair conditions as respects annual rental and use, making provision for municipal and other essential purposes. These powers being a bounty of Nature, the rentals derived therefrom are credited to Consolidated Revenue and are ultimately returned to the Province as a whole—in education, construction of highways, administration of public institutions, and in a myriad of other forms.

The Department's interest in wild life and tourist business centres round the administration of the great Provincial Park areas comprising over 3,000,000 acres, such as Algonquin and Roudeau in the southern part and Quetico in the northwestern part. The impetus given to summer travel by the increased use of the automobile beneficially affects the parks.

The annual visitors to these wild retreats are ever growing and the features that attract them require our constant attention. Outside the Parks, areas are being constantly sought for camping and hunting purposes, and to meet the demands the Department is gradually, through the Survey Branch, selecting and subdividing suitable areas along lakes and rivers with beaches, good fishing grounds and admirable surroundings, the sites thus selected and surveyed being open to purchase or lease according to the section of the country where they lie.

The foregoing may give a fair idea of but part of the work undertaken by the Department of Lands and Forests in its administration of the Natural Resources. A more detailed reference to the sale of lands, placing of settlers, selling of timber, the logging industry, forest protection and the general Revenue and Expenditures of the Department is found hereafter.

LAND MATTERS

MOVEMENT OF SETTLERS

Important steps were taken under the Forestry Act, passed last Session, which provided an innovation with respect to the removal of settlers from barren portions of Old Ontario. From a portion of Haliburton District several families were translated to the Southern Clay Belt in the Temiskaming District on the T. & N. O. Ry., under a mutual arrangement with the Government. Regular farm lots were selected and are now occupied by these settlers, who have erected houses, undertaken to clear and improve their holdings and to prepare for their permanent establishment on productive land.

These newcomers with the experience gained in Old Ontario are a type that command the belief that the settlement thus initiated will be the nucleus of a large community of the hardy Old Ontarions, whose unproductive acreage in the older regions will be released to and taken over by the Government to grow a permanent crop of timber and maintain wild life that attracts the tourist and the hunter. It is fully expected that the movement will be extended this coming year to embrace further parties from the same region.

Details of land transactions for settlement, summer resort and other purposes will be found in Appendices 12 and 13.

GROUP SETTLEMENT

New communities established a year or so ago in the Thunder Bay district near Port Arthur, and certain group settlements on the Transcontinental are progressing favourably and a number of new applications by groups have been submitted to the Government and are being duly considered.

PROVINCIAL LAND TAX ACT

The first revenue returnable under this Act amounted to $76,088.68. While certain criticisms have been urged against the Act, generally speaking it has met with ready acceptance on the ground that all property on a fair assessment should bear its proportionate share of taxation and as the greater part of the land and improvements to which the tax is applicable had previously been free from all taxation the element of unfairness could not be very well charged. The aggregate assessment for the coming year is expected to be increased by the addition of new holdings and hitherto unlisted ones. An increase in revenue to the extent of approximately $100,000, is estimated.

Certain slight amendments to exempt such works as logging roads, timber camps, etc., that through oversight became assessable, will be submitted this Session.

CLERGY LANDS

The area comprising the above purpose has practically all been disposed of long ago, although certain moneys covering occasional arrears are received. Some $400.55 was collected under this head.

COMMON SCHOOL LANDS

No sales took place of these lands during the year but collections on previous sales to the amount of $11,919.93 were made.

UNIVERSITY LANDS

The number of acres of these lands sold during the year was 639.25 for $319.64 and there was collected on previous sales $377.35, the total being $696.99.

CROWN LANDS

Throughout the year 110,541.68 acres were sold for agricultural, townsite, tourist and various other purposes, the sales amounting to $207,476.25 on which was collected the sum of $144,673.46. This acreage was in excess of the previous year by 24.321 acres.

The lands leased during the year were less by 24,818 acres although collections on new and old areas considerably increased. (See Appendix No. 3.)

MILITARY GRANTS

During the year six certificates were surrendered and one patent was issued. Under the Act approximately 13,998 certificates were issued and of these 1,027 are still outstanding.

The above has no reference to the special privilege accorded returned Canadian overseas soldiers of the Great War, who are entitled to acquire, free of charge, a farming location in Northern Ontario, subject, however, to all settlement regulations. Sixty-seven returned men took advantage of this opportunity during the year. Because of failure to comply with the regulations, fifty-seven, previously located under these regulations, forfeited their locations, which is an improvement on the previous year when sixty-seven locations were cancelled.

TOURIST LANDS

The growth in popularity of our Provincial parks as health and recreation resorts was most notable throughout the year; each of the three great parks, Algonquin, Rondeau and Quetico, reports an increase in tourists with a corresponding increase in revenue. It is encouraging to note that most reliable reports from the Algonquin and Quetico Parks indicate the wild life in a healthy state. Close observation and a checking up of wild life evidence on all ranger's beats in Algonquin Park show an increase in the big game and also in fur-bearing animals such as beaver, marten, mink, etc. Deer is everywhere abundant in the greater portions of this park, notwithstanding the too frequent pronouncement of those well intentioned critics of the so-called wolf menace. Deer are seen daily about the logging camps, along the trails and in the farther recesses visited by the Rangers. They are wandering around headquarters, houses and stables every night. Throughout the year the Rangers secured fifty-one wolves within the park, and this year are using guns, traps and snares to add to their spoils. The generally expressed opinion based upon isolated and unreliable data that Algonquin Park is the breeding spot of wolves is not borne out by the actual facts gathered on the ground by those who are twelve months within the confines of the park. It is the belief amongst the honest hunters who frequent the vicinity of the park for their annual outing, that the park is well sustaining one of the many purposes for which it was created, that is, a protected reservoir of wild life from which constantly flows a stream of game that has succeeded in maintaining the supply in neighbouring localities which long since would otherwise have been run dry through the ever growing army of quick repeaters.

The closest supervision to adequately protect these cloistered creatures from unscrupulous hunters and migratory poachers is necessary, and while vigilant efforts in this behalf are being exercised it may be found advisable to augment our park staffs at critical periods of the year to make enforcement of the park laws and regulations more effective.

Rondeau Park in Kent County, a quaint sequestered nook of attractive grandeur in the southwestern peninsula has some 250 summer cottages representing a summer population of over 1,000. Last year the capable and highly respected superintendent, who had been efficiently carrying on for a number of years, passed to his reward, and the Department is about to undertake an investigation into the many features of the Park demanding attention. When it is understood that many thousands throughout the summer months weekly visit this glorious spot for health and pleasure, comfort and repose, and it is the only provincially owned virgin timbered area within the old southwest part of Southern Ontario, one can realize what a heritage the people therein possess. Several hundred deer run wild within the comparatively small area of 5,000 acres, and the finest mixed forest growth, typical of Old Ontario, exists. Lots may be leased at reasonable rentals and building restrictions are not severe.

Quetico Park in the northwestern part of the province, comprises over one million acres, and is situated on the Minnesota border; beaver and other fur-bearing animals thrive within its area, while the finest stands of white pine provide material for the great wheels of the lumbering industry in Fort Frances. Countless parties as they pass over streams and moss covered floors from the neighbouring states find solitude and solace midst nature's boundless blessings. The fishing is good and guides are easily secured.

SURVEYS AND WATER POWERS

The Department completed some important surveys in the northern part of the province in the running of base and meridian lines, and in co-operating with the Dominion Government in respect of acquiring data for the traversing of water ways, and definite points where permanent posts for future guidance can be placed. Some parcels for tourist purposes were subdivided and listed for sale to meet the demands of tourists.

The increase in expenditure over the former year in connection with our surveys was some $25,094.20. (See Appendix No. 16.)

The only water power of importance developed during the past year under direct control of this department was that on the Seine River where three falls exist, namely: Sturgeon, Calm and Moose Lake. The consolidated development of these rapids will produce power for the Backus-Brooks interests who have completed development the past year, and will transmit their power approximately one hundred miles to Fort Frances for the use of their enlarged paper plant there.

Negotiations are under way with the Dominion Government respecting the possibility of providing storage on Lac Seul to provide the present Manitoba power interests and the prospective Ontario users with controlling levels in connection with this lake. Joint legislation may be found necessary and the undertaking involving the erection of a costly dam will be effected through a mutual co-operation of all interested parties.

The general revenue from water power rentals increased considerably during the past year, the greater part of such increase being due to the Lower Abitibi power leases held by the Abitibi Company.

TIMBER ADMINISTRATION

NEW RESERVES

Practical efforts have been made to segregate and set apart for the perpetuation of timber wealth suitable areas and these will be created into timber reserves and rigid measures adopted for their protection and reproduction in order that future generations shall be assured of raw supplies for industrial development.

OLD LICENSES

The question of resuming old timber licenses granted under sales where no time conditions were provided has been vigorously taken up and already large areas, in one instance over 300 square miles, of young growth have been released to the Crown and will form the centre of wide circles of forest productive land that will be theoretically fenced and retained for the direct advantage of the Crown. These releases to the Crown are under a mutual arrangement with the licensees and consequently perplexing problems are being solved with no direct outlay by the Government or appearance of confiscation.

RESTRICTIVE CUTTING

The importance of the lumbering and paper industry is so universally recognized that the most modern methods must be adopted to preserve for posterity the sources of supply. Measures with regard to judicious cutting and caring for the forest are being insisted upon in all new undertakings and in order to place in the hands of the Government indisputable power to improve any obsolete methods, the Legislature may be asked to vest in the Minister through his officers power to regulate the cutting as to diameter limit, types of trees, etc. Sympathetic co-operation with representatives of the industry is the basis of any Legislative amendments and already conferences have been held and will be further conducted when draft legislation is ready.

SALES

Timber sales have been made primarily with a view to caring for going concerns, public competition, nevertheless with adequate upset prices fixed by the Government being the policy followed. In one instance the Department in order to rehabilitate an industry that had been inexistence for many years but had found the sledding too hard and had later gone into bankruptcy made provisions for adding to the old areas and for the creation of means whereby the pulpwood supply would be manufactured into the finished product paper in our own province, thus promoting industrial expansion and materially improving the labour situation of the section involved.

Under Appendix 11 will be found a list of the sales consummated throughout the year and a cursory examination of the areas sold and the purchasers in each case will disclose that the raw material disposed of was acquired by real operators whose heavy committments during the coming winter will rebound so much to the real life of their respective communities through the purchase of camp equipment, and supplies and the payment of huge wage accounts in connection with the cutting and hauling of their wood and logs, all of which in turn when manufactured during the coming summer will be of vital interest to the milling centres.

The mainspring of the continued existence of the great lumbering and pulp and paper industries with the communities immediately dependent thereon is raw material, and when such material is cut and operated under government supervision and restrictions, based upon the principles of rotation of crop and perpetuation of forest wealth, sales are amply justified.

Exclusive of one mixed logging and pulp concession proper, covered by special agreement authorized by Order in Council, there were fifty-seven separate areas sold during the year, of which eighteen were two square miles or less and a like number comprised ten square miles or less. The balance, or twenty-one sales, exceeded ten square miles each. Purchasers from the big operator in logs and pulpwood to the small jobber in all lines were represented. The areas sold, with the prices bid, and the successful tenderers may be found in Appendix 11.

Some of the largest operators who acquired areas are as follows:

The Shevlin-Clarke Company, Limited, whose mill at Fort Frances cuts an average of ninety million feet per annum. This company has a payroll of $1,000,000 and employs 800 men throughout the summer and sixteen to 1,800 in the winter operations.

The J. A. Mathieu, Limited, control a very substantial mill at Rainy Lake in the vicinity of Fort Frances and employ for their winter undertaking 1,000 men, and for their summer, 300.

The Fort Frances Pulp and Paper Company, who have recently completed an addition to their paper plant and are producing an average of 80,000 tons of newsprint each year. This company have succeeded for many years in conducting a paper mill at this point of very substantial capacity without having a single limit from the Crown, the first having been acquired during the past year under public competition when under 100,000 cords were secured, less than their requirement for one year.

The very existence of Fort Frances is dependent upon the continuance of these enterprises, and the logging companies with but two season's timber supply ahead and the Pulp Company with practically none assured except what may be picked up from settlers, small jobbers and an occasional licensee from the Crown, are exercising some concern as to the Government's attitude with respect to additional areas to be offered.

It is very urgently claimed that with investments of such proportions assured supplies for a reasonable period in advance should be furnished and financing would be less onerous.

Where such a local condition obtains and the timber contiguous to these mills is such that it should be cut, the Department would be unwise to withhold the timber from competitive sale.

Austin & Nicholson on the C.P.R. in the Sudbury district, The Abitibi Fibre Company on the Transcontinental in Cochrane, The Temagami Timber Company on the T. & N. O. Railway in the Temagami region and Carpenter-Hixon on the north shore at Blind River, all active and important concerns, were purchasers throughout the year. In Eastern Ontario, Gillies Bros., Limited, secured a white pine limit on the Montreal River in the districts of Nipissing and Temiskaming for the furtherance of their plant at Braeside, Ontario, where they have one of the finest sawmills of the province.

In each case of the outstanding sales, the purchaser as it may be seen is an active operator and the owner of a going concern.

LOGGING

In last year's report, because of the instability of the lumber market, grave doubts were expressed regarding the advisability of the operators in proceeding to cut to an extent equivalent to the year 1926. The doubts were not unfounded as the actual output for the year 1927 just closed clearly indicates a decided reduction from the previous season. A marked decline in the cut of Red and White Pine is worthy of note, there being some 70,000,000 feet B.M. less produced. Only 45,464 cubic feet of waney timber is recorded as against 183,754 cubic feet for the year 1926. Of course, this type of timber has almost reached its limit and the comparatively small quantity involved in either instance has no great relation to general logging of pine for lumbering.

Jack Pine saw logs were cut to the extent of 19,000,000 feet less and Jack Pine ties, which numbered eighteen hundred thousand in 1926, fell to 829 thousand in 1927.

All other classes of timber were subject to a reduction of seven and a half million feet.

It must be recognized that the great lumber industry, that has been the mainstay of financial conditions in many parts of the province, is passing through more or less troublous times, and while the lumberman's buoyancy and optimism are proverbial, their former determined activity to produce, come what may, has given way to caution in the face of so many competitive factors. These pioneers of the province are deserving of the public's trade and it is earnestly hoped that the Government's efforts towards urging the users of wood material to remember the slogan, "Produced in Ontario from Ontario's forests," will not be without good results. The Government during the past year has directed that in all further provincially constructed buildings Ontario material wherever possible must be used. The application of this principle to the new East Block of the Parliament Buildings has elicited favourable comment.

The diminishing production of lumbering material from Crown lands is from a revenue point of view in part compensated by the pulpwood operations.

PULPWOOD

The generally expressed opinion of the paper manufacturers during the fall of 1926 that the market was suffering from over-production was not reflected in the cut of pulpwood from Crown areas. It may be that numbers had already prepared for operations on a scale equal to former years and in order to avoid additional overhead costs decided to make contracts and keep intact their adequate organizations for the year, entertaining the hope that further apprehensions as to ready markets would early disappear on the improvement of conditions. At any rate over 750,000 cords were cut on Crown lands under license and subject to dues and other charges as against only 642,000 the previous season. All this material must be used for manufacture into the finished product, pulp or paper, mostly the latter, in our own country, thus maintaining industry, fostering trade and stabilizing community centres.

The outstanding paper trade announcement during the year was the consolidation of the Abitibi Pulp & Paper Company with the Spanish River Pulp Company. The merger of interests gives the holders control over several large mills, the four held by the Spanish at Sturgeon Falls, Espanola, Sault Ste Marie and Fort William, and the two held by the Abitibi interests at Iroquois Falls and Smooth Rock Falls, the one at the last mentioned point having recently been acquired by the Abitibi interests from the liquidator of the Mattagami holdings. This consolidation will mean the control ultimately of a daily production of over two thousand tons of newsprint.

The Backus interests at Fort Frances increased their capacity from 125 to over 250 tons and are seeking from the Crown a survey of their future raw supply. The Howard Smith Company of Cornwall, whose extensive additions call for increased raw material, are also negotiating with the Department for a reasonable cordage. The Abitibi Pulp Company are contemplating improvements to the old Mattagami plant at Smooth Rock Falls and seek territory lying within the Mattagami watershed. The Government, realizing the necessity of keeping intact going concerns, is now considering all these inquiries.

The Great Lakes Paper Company, who control the Pic, Black Sturgeon and Long Lake limits, have under the insistence of the Government made substantial progress in establishing an up-to-date self-contained pulp and paper plant at Fort William on the Kaministiquia River. The pulp mill has been in active operation some time and the paper plant is expected to be operating within a few months' time, this enterprise involving an investment in plant, equipment, etc., of eleven and one-half million dollars. The Nagagami limit holders who alone have not actively and technically met the obligations regarding operating a plant, have nevertheless continued to pay their annual fire protection charges and negotiate with the Government apropos of development.

The lack of a water power, capable of ample development, upon the limit has seriously affected the efforts of those interested. It may be found necessary to erect a plant at a strategic point outside the limit where power is available and to which the raw material may all have to be hauled.

Negotiations, nevertheless, are still in progress and while the paper situation is in its present position, where production is at least equivalent to if not greater than the demand, no interests of the Crown will be jeopardized.

Forest Fire Protection

Considering the province as a whole the season, like the three preceding, was particularly favorable for forest fire control. In the early spring conditions in some districts indicated a season of high hazard but the latter part of May saw a moderation of these conditions. No really prolonged periods of high hazard were experienced except in the territory along the north shore of Georgian Bay and Lake Huron and here during August and the early part of September conditions were exceptionally serious. That no real damage was suffered is greatly to the credit of the local fire ranging organization.

In the more remote areas of the province aircraft were used entirely for fire detection, and to a limited extent for transportation of supplies and equipment. In the more settled areas both aircraft and lookout towers were used for detection and in the Ottawa-Huron area, the Temagami area, and the Clay Belt towers alone were used.

The total area burned over was 35,742 acres with 924 fires. Of this total, 950 acres were timber land, 5,176 acres land which had been logged over, 6,335 acres second growth and 23,281 acres of barren or grass lands.

Large quantities of slash were disposed of throughout the province, thus lessening the hazard considerably.

The stock of fire-fighting equipment was increased, several lookout towers built and a considerable mileage of telephone lines.

The travel permit was introduced for the first time in Mississagi and Temagami Forest Reserves and was a decided success.

Reforestation

The programme of reforestation this year was the largest in the history of the work. More than seven and one-half million trees were distributed throughout the province from the main Government nurseries and the two transplant nurseries. One new county forest was established and plans were put under way for commencing three more. Several new demonstration forests were planted for townships which brings the total number of these to well over fifty. The collecting of tree seed was continued on an enlarged scale and large quantities of red and white pine were gathered for immediate use. (For a detailed report of this work see Appendix No. 36.)

Forest Surveys and Investigation

The forest survey programme was continued during the past season covering over 4,000 square miles of the eastern portion of the Rainy Lake watershed. (See Appendix No. 36.)

Investigations of the growth and life histories of the important commercial trees were continued during 1927. These studies were carried on in spruce and jack pine stands, the primary object of this work being the determination of future yields from the present, immature stands.

Forestry Board

Pursuant to the Forestry Act of last session there was created a Forestry Board for the purpose of studying all questions dealing with the problems of making the forest industries of this province permanent by the securing of continuous forest crops.

The following were appointed as members of the Forestry Board:

J. A. Gillies, Lumberman, Braeside, Ontario.
Dr. C. D. Howe, Dean of Faculty of Forestry, University of Toronto, Toronto.
B. F. Avery, Forester, Sault Ste Marie, Ontario.
H. G. Schanche, Forester, Iroquois Falls, Ontario.
E. J. Zavitz, Deputy Minister of Forestry, Toronto.

The Forestry Board have held several meetings and have made reports to the Government on questions of Forest Research, Survey and classification of forests lands, and reforestation of non-productive areas in Northern Ontario.

Revenue

Thr total revenue collected from all sources throughout the year was $4,664,425.03 an amount greater than any previous year except that for the year 1925. Of this the sum of $3,445,763.21 was ordinary and $1,218,661.82 capital. This represented an increase over the previous year collections by $177,956.09, the ordinary revenue for the year 1927 having been in excess of the 1926 revenue by $164,433.63.

Crown leases and licenses of occupation covering water powers, public lands, water lots and various other purposes, showed an increase of over $84,000. Taxes collected under the Provincial Land Tax Act, which became operative for the first time in 1927, accounted for $76,088.68. Agricultural and townsites sales increased some $35,000. Ground rent and fire protection charges were augmented to the extent of approximately $45,000 and transfer fees by over $6,000, while the collections from timber bonus and dues were less by over $70,000, such a condition having been predicted in the annual report for the fiscal year ending October 31st, 1926. The biggest percentage of the revenue by far is secured from the resources of the forest and the charges in respect of their administration. On the acquirement of a timber area the successful tenderer is required to make a cash deposit as an evidence of faith, and this is returnable on the fulfillment of cutting and other obligations. The cash deposits for the year amounted to $422,985.00. (See Appendix No. 4.)

Disbursements

Expenditures for the year totalled $2,527,146.07, of which $1,762,231.60 was charged to ordinary and the balance, $764,914.47 to capital.

A few of the more important items may be cited. Fire ranging exceeded the preceding season by $169,857.04 and reforestation by $78,503.04. Surveys due to intensive work in the Red Lake and outlying districts cost $25,000 in addition and forest ranging $13,000. Special warrants, however, were less by $165,000 and Civil Government by some $24,000 in round numbers in each case.

(For itemized expenditures see Appendix No. 7.)

APPENDICES

PART I.

Appendix No. 1

Return of Officers and Clerks of the Department of Lands and Forests for the year ending October 31st, 1927

Branch	Name	Designation	When Appointed	Salary per Annum	Remarks
	Hon. Wm. Finlayson	Minister	1926, Oct. 18	$8,000 00	
	W. C. Cain	Deputy Minister	1903, March 1	5,700 00	
	E. J. Zavitz	Deputy Minister of Forestry	1905, May 1	5,000 00	
	A. Ferguson	Assistant to Deputy Minister	1915, Dec. 15	3,000 00	
	J. B. Thompson	Minister's Secretary	1925, Feb. 2	2,600 00	
	M. E. Bliss	Secretarial Stenographer	1909, Aug. 16	1,500 00	
	E. G. Halliday	Clerk	1907, Feb. 21	1,500 00	
	E. Harrison	Senior Clerk Stenographer	1920, May 14	1,400 00	
Solicitor's Branch	F. E. Titus	Solicitor	1920, March 2	3,500 00	
	B. Chambers	Clerk Stenographer	1917, April 24	1,050 00	Superannuated, June 16, 1927
Lands Branch	S. Draper	Chief Clerk	1900, May 1	3,300 00	
	W. R. Ledger	Principal Clerk	1894, Feb. 15	2,400 00	
	C. E. Burns	"	1897, July 29	2,400 00	
	J. E. Drinkwater	Senior Clerk	1915, Oct. 19	2,100 00	
	J. B. Proctor	"	1897, Jan. 15	2,000 00	
	W. S. Sutherland	"	1900, March 18	2,000 00	
	A. E. Roe	"	1906, Oct. 16	2,000 00	
	F. A. Lucas	"	1906, Dec. 18	2,000 00	
	S. A. Platt	"	1905, June 12	2,000 00	
	A. E. Robillard	Clerk	1894, May 4	1,900 00	
	E. F. O'Neil	Senior Clerk Stenographer	1902, July 7	1,500 00	
	S. Ross	" "	1917, July 9	1,500 00	
	B. M. Benson	Clerk	1909, May 25	1,500 00	
	E. Hills	Senior Clerk Stenographer	1912, July 2	1,500 00	
	C. O'Connor	Engrossing Clerk	1907, Oct. 16	1,200 00	Superannuated, Aug. 1, 1927
Surveys	L. V. Rorke	Director of Surveys	1909, May 1	5,000 00	
	J. Hutcheon	Inspector of Surveys	1913, April 1	3,800 00	
	H. C. Smith	Geographer	1919, Dec. 12	2,850 00	
	D. G. Boyd	Senior Map Draughtsman	1896, Oct. 16	2,600 00	Died May 13, 1927
	J. Work	Principal Clerk	1909, May 18	2,400 00	
	E. M. Jarvis	Senior Clerk	1897, April 25	2,000 00	
	H. Treeby	Map Draughtsman	1896, June 25	2,000 00	
	F. E. Blanchet	"	1906, May 15	2,000 00	

	A. Leaman	Map Draughtsman	1907, Sept. 12	2,000 00	
	Sidney Smith	Clerk	1923, Sept. 7	850 00	Resigned Dec. 31st, 1926
	M. H. Kirkland	Senior Clerk Stenographer	1902, July 21	1,500 00	
Forestry Branch	C. R. Mills	Assistant Provincial Forester	1921, Mar. 28	3,800 00	
	F. S. Newman	Superintendent Forester Station, Group 1	1913, Oct. 1	2,700 00	
	N. L. Rogers	Senior Clerk	1911, Aug. 1	2,000 00	
	G. W. Harris	"	1906, Sept. 1	1,900 00	
	M. C. Rowland	Senior Clerk Stenographer	1912, May 1	1,500 00	
	J. Bald	" "	1913, June 12	1,500 00	
	A. S. McKyes	Clerk Stenographer	1921, May 9	1,200 00	
Woods and Forests Branch	J. Houser	Head Clerk	1905, July 17	3,000 00	
	H. D. Gillard	Principal Clerk	1897, Dec. 6	2,400 00	
	W. F. Trivett	"	1900, June 25	2,300 00	Superannuated, January 1, 1927
	A. H. O'Neil	"	1906, July 19	2,000 00	
	E. H. Telfer	Senior Clerk	1915, Sept. 27	1,900 00	
	S. D. Meeking	Senior Clerk	1910, Feb. 8	2,000 00	
	E. H. Squire	Clerk	1916, Jan. 4	1,600 00	
	E. F. Quigley	"	1921, May 4	1,200 00	
	E. C. Armer	Senior Clerk Stenographer	1909, Aug. 6	1,400 00	
	D. H. Hamlin	" "	1922, June 1	1,300 00	Transferred to Department of Health, August 31st, 1927
	J. Ferguson	" "	1919, Aug. 4	1,200 00	
Accounts Branch	H. M. Lount	Head Clerk	1903, Oct. 1	3,000 00	
	C. J. Clarke	Principal Clerk	1905, Aug. 9	2,300 00	
	W. A. Burritt	Senior Clerk	1907, Sept. 24	2,000 00	
	R. Gordon	Clerk	1912, July 30	1,600 00	
	C. Bowland	"	1908, July 9	1,500 00	
	M. A. Whyte	Clerk Stenographer	1921, June 1	1,200 00	
Files Branch	S. K. Burdin	Senior Clerk	1916, April 6	2,500 00	
	C. Dies	Clerk	1905, June 14	1,700 00	
	F. Samuels	Senior Clerk	1903, Dec. 5	1,800 00	
	J. T. Lee	Clerk	1917, June 25	1,700 00	
	W. C. St. John	"	1906, July 9	1,500 00	
	N. B. Mathewson	"	1915, May 7	1,600 00	
	S. Mulholland	"	1918, May 6	1,300 00	
	H. Brophy	Senior Clerk Messenger	1898, Oct. 1	1,300 00	

Appendix No. 2

List of Agents for the year ending October 31st, 1927

Name	Post Office Address	District or County	Date of Appointment	Salary per Annum	Remarks
		LANDS AGENTS			
Alexander, James A.	Fort Frances	Part Rainy River District	1924, Nov. 1	......	For salary see Crown Timber Agents
Arthurs, E.	Espanola Mills	“ District of Sudbury	1915, June 1	$500 00	
Baker, R. H.	Minden	“ Haliburton	1907, Oct. 1	350 00	
Blank, Frank	Wilno	“ Renfrew County and North part Nipissing District	1921, April 1	500 00	
Both, C.	Denbigh	“ Frontenac, Lennox and Addington	1905, Oct. 20	200 00	
Bresnahan, John	Hearst	“ District of Cochrane	1924, April 28	3 00	per day
Brown, John	Markstay	“ “ “ Nipissing and Sudbury	1916, July 3	600 00	
Cameron, Wm.	Stratton Station	“ “ “ Rainy River	1911, May 8	500 00	
Campbell, Miss I. M.	Parry Sound	“ “ “ Parry Sound	1914, Nov. 15	500 00	
Dean, Thos.	Sault Ste. Marie	“ “ “ Algoma	1920, Nov. 18	300 00	Also Homestead Inspector
Dempsay, S. J.	Cochrane	“ “ “ Cochrane	1911, Feb. 1	1,100 00	
Ellis, H. J.	Powassan	“ “ “ Parry Sound	1909, May 20	500 00	
Fink, J. Arthur	Mattawa	“ “ “ Nipissing	1925, Mar. 18	500 00	
Freeborn, J. S.	Magnetawan	“ “ “ Parry Sound	1905, Nov. 10	500 00	
Fuller, David	Bancroft	“ Hastings County	1926, Mar. 20	500 00	
Gerhart, Wm. G.	Bracebridge	Muskoka District	1924, Oct. 14	......	For salary see Homestead Inspectors
Gibson, J. E.	Dryden	Part District of Kenora	1914, Dec. 5	1,200 00	
Grigg, Albert	Bruce Mines	“ “ “ Algoma	1925, Sept. 1	900 00	Also Homestead Inspector
Hales, W.	Apsley	“ County of Peterborough	1911, July 17	250 00	
Holland, H. E.	Kenora	“ District of Kenora	1921, Jan. 1	600 00	Also Mining Recorder (Transferred to Goldpines)
Hough, John A.	Matheson	“ “ “ Cochrane	1926, April 20	1,200 00	
McCrea, J. R.	New Liskeard	“ “ “ Temiskaming	1924, Nov. 15	1,200 00	
MacLennan, J. K.	Sudbury	“ “ “ Sudbury	1905, July 3	700 00	
Marchildon, J. P.	Sturgeon Falls	“ “ “ Nipissing and part Sudbury	1923, April 27	1 60	per day
Parsons, W. J.	North Bay	“ “ “ Nipissing and Parry Sound	1908, April 8	1,200 00	
Smith, J. D. C.	Kenora	“ Kenora District	1924, Nov. 1	......	For salary see Crown Timber Agents and Mining Recorders
Sheppard, H. E.	Kapuskasing	“ District of Cochrane	1909, Feb. 13	......	For salary see Homestead Inspectors

Teasdale, R. A.	Massey	Part District of Sudbury	1917, July 1	600 00	
Thaw, D.	Emsdale	" " " Parry Sound	1919, July 2	500 00	Died June 21, 1927
Trainor, W. J.	Hilton Beach	St Joseph Island	1925, Sept. 12	300 00	
Watt, F.	Pembroke	Part Renfrew	1923, Sept. 11	300 00	
Wilson, A. N.	Kinmount	" County of Peterborough and Haliburton	1915, May 6	175 00	
Wilson, S. H.	Port Arthur	" District of Thunder Bay	1921, Nov. 26	1,200 00	
Woollings, Jos.	Englehart	" " " Temiskaming	1908, July 13	800 00	
McArthur, T. A.	North Bay	Inspector of Crown Lands Offices	1912, May 1	900 00	Also Inspector of Mining Recorders' Offices
		Homestead Inspectors			
Barr, J. C.	Fort Frances	District of Rainy River	1906, Dec. 1	1,600 00	
Bastien, J. A.	Chelmsford	W. part of Sudbury District	1913, May 12	1,300 00	
Cragg, W. V.	New Liskeard	S. part of Temiskaming District	1913, April 1	1,700 00	
Dean, Thos.	Sault Ste. Marie	Part Algoma District	1908, Aug. 3	900 00	Also Crown Lands Agent
Gerhart, Wm. G.	Bracebridge	Muskoka District	1924, Oct. 14	1,100 00	Also Crown Lands Agent
Grigg, Albert	Bruce Mines	Part District of Algoma	1925, Sept. 1	......	For salary see Crown Lands Agent
Hough, Wm.	Englehart	Centre Part of Temiskaming District	1926, Jan. 18	1,300 00	
Hughes, T.	Murillo	Thunder Bay District	1908, July 29	1,400 00	
Jervis, H. F.	Callander	District of Parry Sound	1920, June 10	1,600 00	
Owens, H. B.	Cache Bay	E. part Sudbury and W. part Nipissing Districts	1918, July 1	1,100 00	
Sheppard, H. E.	Kapuskasing	Part District of Cochrane	1909, Feb. 13	1,800 00	Also Crown Lands Agent
Smith, D.	Cochrane	Part Cochrane District	1912, Apr. 24	1,900 00	
Van Horn, L. E.	Monteith	Part Cochrane District	1920, Jan. 27	1,700 00	
Wigle, R. G.	Dryden	Kenora District	1914, June 1	1,600 00	
		Timber Agents			
Alexander James A.	Fort Frances	Fort Frances District	1924, Nov. 1	2,500 00	Also Crown Lands Agent
Fletcher, N. B.	Parry Sound	Part Parry Sound and Muskoka District	1923, Dec. 1	1,700 00	
Huckson, A. H.	Sault Ste. Marie	Part District of Algoma	1914, Apr. 1	2,500 00	
Larose, S. C.	Ottawa	Part Ottawa District	1890, May 8	1,800 00	
MacDonald, S. C.	New Liskeard	Part Temiskaming District	1907, Jan. 1	2,400 00	
McDougall, J. T.	North Bay	Nipissing and part Sudbury Districts	1908, July 1	2,500 00	
Milway, Jos. H.	Port Arthur	Part Thunder Bay District	1924, Nov. 1	2,400 00	
Smith, J. D. C.	Kenora	Kenora District	1924, Nov. 1	2,400 00	Also Acting Crown Lands Agent and Mining Recorder
Spence, D. J.	Cochrane	Part Temiskaming and Algoma Districts	1920, Dec. 1	2,400 00	
Stevenson, A.	Peterborough	Belleville District	1905, Oct. 4	1,900 00	
Whelan, Patrick J.	Renfrew	Renfrew Agency	1924, Nov. 1	2,400 00	
Hartt, J. I.	Orillia	Inspector of Crown Timber Agencies and Supervisor of Operations in connection with Timber Administration	1923, Sept. 5	4,200 00	
Hawkins, S. J.	Toronto	Relieving Crown Timber Agent	1905, Aug. 16	2,300 00	

Appendix No. 3

Statement of Lands Sold and Leased. Amount of Sales and Leases and Amount of Collections for the year ending October 31st, 1927

Service	Acres Sold and Leased	Amount of Sales and Leases		Collections on Sales, Leases, Land, Taxes, etc.	
		$	c.	$	c.
Lands Sold:					
Agricultural and Townsites	110,541.68	207,476	25	144,673	46
Clergy Lands	....	....		400	55
Common School Lands	....	....		1,919	93
University Lands	639.25	319	64	377	35
Lands Leased:					
Crown	13,640.8	6,034	94	194,362	95
Temagami	46.66	423	00	2,573	80
Sand and Gravel	....	....		18	00
Provincial Land Tax	....	....		76,088	68
	124,868.39	214,253	83	420,414	72

Appendix No. 4

Statement of Revenue of the Department of Lands and Forests for the year ending October 31st, 1927

Service	$ c.	$ c.	$ c.
LAND COLLECTIONS			
Crown Lands:			
Agricultural	107,585 34		
Townsites	37,088 12	144,673 46	
Clergy Lands	400 55		
Common School Lands	1,919 93		
University Lands	377 35	2,697 83	147,371 29
Rent:			
Crown Leases		183,851 60	
Algonquin Provincial Park		3,216 45	
Rondeau Provincial Park		6,477 32	
Bruce Beach		120 50	
Jordan Harbour		697 08	
Temagami Leases		2,573 80	
Sand and Gravel		18 00	
Provincial Land Tax		76,088 68	273,043 43
WOODS AND FORESTS			
Bonus		1,581,818 63	
Timber Dues		2,064,296 51	
Ground Rent		109,691 43	
Fire Protection		346,973 31	
Transfer Fees		11,100 00	
Mill License Fees		595 15	4,114,475 03
Parks:			
Algonquin Provincial Park		8,320 50	
Rondeau Provincial Park		954 27	
Quetico Provincial Park		10,916 27	20,191 04
Casual Fees		2,133 95	
Forest Reserves, Guides' Fees		123 00	2,256 95
REFUNDS			
Agents' Salaries, etc		191 34	
Clearing Townsites		10 00	
Contingencies		254 81	
Cullers' Act		180 00	
Display Toronto Exhibition		235 25	
Fire Ranging		8,934 93	
Forest Ranging		82,592 11	
Insurance		400 00	
Reforestation		13,988 85	
Surveys		300 00	107,087 29
			4,664,425 03

Appendix No. 5

Statement of Revenue Refunds of the Department of Lands and Forests for the year ending October 31st, 1927

Service	$ c.
Algonquin Park—Rent	65 00
Casual Fees	4 15
Crown Lands Sales	4,783 37
Fire Protection	6 40
Fire Ranging	5 72
Forest Ranging	318 00
Land Taxes	4 25
Licenses of Occupation—Rent	45 15
Mill License Fees	24 00
Quetico Park—Perquisites	136 50
Timber Dues	4,418 24
	9,810 78

Appendix No. 6

Statement of Receipts of the Department of Lands and Forests for the year ending October 31st, 1927, which are considered as Special Funds

Service	$ c.	$ c.
Clergy Lands:		
Principal	190 80	
Interest	209 75	400 55
Common School Lands:		
Principal	1,001 88	
Interest	918 05	1,919 93
University Lands:		
Principal	273 20	
Interest	104 15	377 35
		2,697 83

Appendix No. 7

Statement of Disbursements of the Department of Lands and Forests for the year ending October 31st, 1927

Service	$ c.
MAIN OFFICE AND BRANCHES:	
Salaries—Lands	98,956 25
" Forestry	37,766 64
AGENTS' SALARIES AND DISBURSEMENTS	98,541 96
ALGONQUIN PROVINCIAL PARK	33,996 02
ALLOWANCE TO SCHOOL SECTION, SOUTH WALSINGHAM	150 00
ALLOWANCE TO SCHOOL SECTION, TOWNSHIP OF VESPRA	250 00
ALLOWANCE TO SCHOOL SECTION, TOWNSHIP OF CLARKE	150 00
ALLOWANCE TO SCHOOL SECTION, TOWNSHIP OF CHARLOTTEVILLE	150 00
CONTINGENCIES	84,595 01
CLEARING TOWNSITES AND REMOVING FIRE HAZARDS	46,479 58
CULLERS' ACT	77 30
DISPLAY AT TORONTO EXHIBITION	1,351 16
FIRE RANGING	1,162,717 77
FOREST RANGING	420,457 11
FOREST RESERVES	4,794 70
EXPENDITURES UNDER THE FORESTRY ACT	41,015 12
GRANT TO THE CANADIAN FORESTRY ASSOCIATION	1,000 00
INSURANCE	5,208 03
LEGAL FEES AND EXPENSES	4,600 00
MOVING EXPENSES OF OFFICIALS	45 00
OTTAWA AGENCY	2,644 83
QUETICO PROVINCIAL PARK	17,706 15
REFORESTATION	284,838 33
RONDEAU PROVINCIAL PARK	10,856 98
SURVEYS	124,820 19
VETERANS' COMMUTATION	300 00
STATUTORY:	
Minister's Salary	8,000 00
Keefer, F. H.	971 90
Refunds	1,256 03
SPECIAL WARRANTS:	
Purchase of lots, Kapuskasing Subdivision	15,450 54
Long Point Provincial Road	17,999 47
	2,527,146 07

Appendix

Statement of Timber and Amounts accrued from Timber Dues, Ground

QUANTITY AND

PROVINCE OF ONTARIO	Area covered by timber licenses	Saw Logs					
		Red and White Pine		Jack Pine		Other Logs	
	Square Miles	Pieces	Feet	Pieces	Feet	Pieces	Feet
	18,534½	2,738,036	124,905,671	2,968,702	46,699,944	1,646,762	54,651,170

STATEMENT OF

PROVINCE OF ONTARIO	Lath-wood	Cedar Posts	Telegraph Poles	Pulpwood	Railway Ties	Waney and Cubic Pine		Lagging and Stulls
	Cords	Pieces	Pieces	Cords	Pieces	Pieces	Cubic Feet	Pieces
	2,334	68,121	21,115	753,455	829,627	1,300	45,464	5,096

Total amount received from all Forest sources, $4,118,923.67. See Appendix No. 9.

No. 8

Rent, Fire Protection and Bonus, etc., during the year ending 31st October, 1927

DESCRIPTION OF TIMBER

Boom and Dimension Timber						Piling		Cordwood		Tan-bark
Red and White Pine		Jackpine		Other				Hard	Soft	
Pieces	Feet	Pieces	Feet	Pieces	Feet	Lineal Feet	Board Measure	Cords	Cords	Cords
16,826	3,408,357	22,903	1,868,684	28,569	3,308,084	616,176	918,917	6,404	54,543	925

TIMBER—Concluded.

Amounts Accrued									
Timber Dues	Bonus	Trespass	Interest on Dues and Bonus	Ground Rent	Transfer Fees	Fire Tax	Mill License Fees	Annual Bonus	Total Accruals
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1,625,490 24	1,538,971 76	34,898 32	38,669 06	98,864 00	11,100 00	343,702 60	619 15	6,860 00	3,699,175 13

Appendix No. 9

Statement of Timber Revenue year 1926-27

Timber dues	$2,068,714 75
Bonus	1,581,818 63
Fire protection	346,979 71
Ground rent	109,691 43
Transfer fees	11,100 00
Mill License fees	619 15
	$4,118,923 67

Timber dues	$1,606,490 52	
Int. timber dues	39,239 23	
Timber sale deposits	422,985 00	
		$2,068,714 75
Bonus		1,581,818 63
Fire protection		346,979 71
Ground rent	$108,223 72	
Int. ground rent	1,467 71	
		109,691 43
Transfer fees		11,100 00
Mill License fees		619 15
		$4,118,923 67
Less refund account timber dues	$ 4,418 24	
“ “ “ mill fees	24 00	
“ “ “ fire protection	6 40	
		$ 4,448 64
		$ 4,114,475 03

Appendix No. 10

ACREAGE UNDER LICENSE

The area covered by timber licenses where the holder pays regulation ground rent and fire charges, at the end of the fiscal year 1927, was 18,534½ square miles.

The number of Crown Timber Licenses issued for the license season of 1926-27 was 891.

Appendix No. 11

Timber areas disposed of from November 1st, 1926 to October 31st, 1927

Date Offer-ed	Date Sold	Locality	Area sq. miles	No. of Tend-ers	To Whom Sold	Price Paid				Proposition	File
						Kind of Timber	Bid	Upset price	Dues		
1926 Oct. 12	1926 Nov. 1	Pt. Osborne Township, Nipissing District.	4	1	Spanish River Pulp and Paper Mills, Ltd.	Spruce Pulpwood.......	0 10	0 35	1 40	Pulpwood	9476
						Balsam Pulpwood......	0 10	0 35	0 70		
Oct. 20	Nov. 5	S.E. ¼ Sweeney, Sudbury District.	9	4	C. C. Schrieber, Sudbury	Cedar Poles:				Cedar Salvage	14769
						30 ft. and less..........	0 10	......	0 25		
						31 ft. to 40...........	0 20	......	0 50		
						41 ft. to 50...........	0 50	......	0 75		
						51 ft. and over.........	0 75	......	1 00		
						Cedar Ties............	0 05	......	0 10		
						Cedar Posts...........	0 01	......	0 02		
Oct. 20	Nov. 10	E. Part 50, R.R. Dist.	1	1	Shevlin-Clarke Co., Ltd.	Red and White Pine....	......	7 50	2 50	Logging	3145
						Jack Pine............	......	4 00	2 50		
Oct. 20	Nov. 20	S.E. Corner, Berth G. 43, Rainy River District.	2	1	Shevlin-Clarke Co., Ltd.	Red and White Pine....	......	7 50	2 50	Logging	3145
						Jack Pine............	......	4 00	2 50		
Oct. 20	Nov. 20	Berth 44, Rainy River District.	20	1	Shevlin-Clarke Co., Ltd.	Red and White Pine....	......	10 50	2 50	Logging	3145
						Jack Pine............	......	4 00	2 50		
Oct. 20	Nov. 20	W. part Berth 50, Rainy River District.	6½	1	Shevlin-Clarke Co., Ltd.	Red and White Pine....	......	7 50	2 50	Logging	3145
						Jack Pine............	......	4 00	2 50		

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1926 to October 31st, 1927.

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset price	Dues		
Oct. 21	Nov. 20	Blocks 1, 2, 3 and 4, vicinity English River, Kenora District.	100	4	R. L. Seaman, Port Arthur, Ont.	White Pine	5 25	5 00	2 50	Logging	5506
						Jack Pine	3 25	4 75	2 50		
Oct. 20	Nov. 20	Calder Township, S.W. corner Cochrane District.	9	1	D. A. Chenier, Cochrane	Spruce Pulp	0 10	0 10	1 40	Pulpwood	28664
						Balsam Pulp	0 10	0 30	0 70		
						Poplar Pulp	0 05	0 10	0 40		
Nov. 5	Nov. 22	Hudson Bay Co's, location at La Cloche Reserve, Algoma District.	10	1	Spanish River Lumber Co., Sudbury, Ont.	White Pine	5 50	......	2 50	Pine	25504
Nov. 16	Nov. 30	Part Cane Township, Temiskaming District.	¼	1	E. Dalcourt, Osseo, Ont.	Spruce Pulp	0 10	......	1 40	Pulpwood	18645
						Balsam Pulp	0 05	......	0 70		
						Fuelwood—Hard	0 10	......	0 50		
						Fuelwood—Soft	0 05	......	0 25		
Nov. 22	Dec. 6	Part Davidson Township, Temiskaming District.	1	1	Jos. Meyers, Charlton, Ont.	Pine	1 75	......	2 50	Logging	29016
						Spruce and Balsam	1 75	......	2 00		
						Poplar	1 00	......	2 00		
						Spruce Pulp	0 05	......	1 40		
						Poplar Pulp	0 05	......	0 40		
						Ties	0 05	......	0 10		
Nov. 4	Dec. 6	Benneweiss and Somme, Sudbury District.	68	1	Poupore Lumber Co., Ottawa.	Red and White Pine	0 50	7 50	2 50	Logging	25114
						Jack Pine	0 80	4 00	2 50		

Nov.26	Dec. 13	Part Bridgeland, Algoma District.	3	1	Augustus Harman Bruce Station	Spruce Pulp	0 61	0 75	1 40	Pulp	60523
						Balsam Pulp	0 26	0 70	0 70		
Dec. 7	Dec. 21	Part Tudhope, Temiskaming District.	1	1	Ben Rozell, Elk Lake	Pine Timber	......	0 50	2 50	Boxwood	16087
						Pine per cord	......	0 10	0 40		
Dec.11	Dec. 31	Area north of Block 6A, Rainy River District.	6	1	Holmes Bros., Fort Frances	Spruce Pulp	......	0 25	1 40	Pulp	18648
						Balsam Pulp	......	0 30	0 70		
						Other Pulp	......	0 10	0 40		
Dec. 9	Dec. 31	Paxton Berth 2, Nipissing District.	11½	2	Wilson Bros., Sundridge	White Pine	15 25	8 00	2 50	Logging	53691
						Birch	1 00	4 00	2 50		
						Maple	......	4 00	2 50		
						Hemlock	0 25	4 00	1 50		
						Spruce and Balsam	0 10	7 00	2 00		
						Spruce Pulp	......	0 60	1 40		
						Balsam Pulp	......	0 40	0 70		
Dec.11	Dec. 31	Area north and south Hematite Station on Canadian National Railways, Rainy River District.	8	4	Greer Bros., Port Arthur, Ont.	Red and White Pine	3 50	6 50	2 50	Milling.	39983
						Jack Pine	5 50	4 00	2 50		
						Poplar	1 00	2 00	2 00		
						Spruce Pulp	0 50	0 35	1 40		
						Balsam Pulp	0 55	0 50	0 70		
						Other Pulp	0 15	0 10	0 40		
						Cedar Posts	0 02	......	0 02		
						Cedar Poles:					
						30 ft. and less	0 25	......	0 25		
						31 ft. to 40	0 10	0 15	0 50		
						41 ft. to 50 ft.	0 25	0 25	0 75		
						51 ft. and over	0 50	1 00	1 00		
Dec.23	1927 Jan. 10	Area south and west of Upper and Lower Scotch Lakes, Kenora District.	82	4	Chas. Greer, Port Arthur.	Red and White Pine	6 50	7 50	2 50	Tie.	37584
						Jack Pine	8 00	5 00	2 50		
						Spruce	8 00	4 50	2 00		

Appndix No. 11—Continued

Timber areas disposed of from November 1st, 1926 to October 31st, 1927.

Date Offer-ed	Date Sold	Locality	Area sq. miles	No. of Tend-ers	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset Price	Dues		
1926 Dec.30	1927 Jan. 14	Part Auld Township, Temiskaming District.	½	1	A. J. Murphy, Latchford, Ont.	Jack Pine	0 50	4 50	2 50	Logging.	20416
						Spruce Pulp	0 05	0 50	1 40		
1927 Jan. 5	Jan. 19	Part Grenfell Township, Temiskaming District.	½	1	J. G. Goldthorpe, Goldthorpe, Ont	Jack Pine	......	3 50	2 50	Milling	1443A
						Spruce	......	4 00	2 00		
						Poplar	......	1 00	2 00		
						Spruce Pulp	......	0 35	1 40		
						Poplar Pulp	......	0 25	0 40		
						Remaining Timber	......	......	0 25		
Jan. 10	Jan. 31	Area vicinity of Sawbill Lake, Rainy River District.	15	3	Holmes Bros., Fort Frances, Ont.	Red and White Pine	3 00	7 00	2 50	Logging and Pulp	797
						Spruce Pulp	0 75	0 15	1 40		
Feb. 4	Feb. 22	Pt. Kaladar Township, County Lennox and Addington.	½	1	James J. Vogan, Northbrook, Ont.	Birch Maple Elm	1 50	2 50	2 50	Logging	11640
						Hemlock	2 50	2 50	1 50		
						Cordwood (Hard)	......	......	0 50		
						Cordwood (Soft)	......	......	0 25		
						Railway Ties	......	......	0 10		

Jan. 21	Mar. 1	South ⅔ Menapia, Beniah and S.W. ¼ Thorning, Cochrane District.	155	3	Abitibi Fibre Co., Ltd., Northern Ontario Bldg., Toronto, Ont.	Large Spruce and Balsam Spruce Pulp Balsam Pulp Other Pulp	1 50 0 25 0 25 0 25	4 00 0 60 0 40 0 10	2 00 1 40 0 70 0 40	Pulp	53229
Feb.25	Mar. 23	McGarry Township, part N. E. corner, Temiskaming District.	2	1	P. McCool, North Bay, Ont.	Jack Pine	0 50	4 50	2 50	Logging	39358
Mar 11	Apr. 11	Strathy Township except pt. north of Net Lake, Nipissing District.	35¼	3	Temagami Timber Co., Goward, Ont.	Red and White Pine Spruce Cedar Spruce Pulp Poplar Pulp Cedar Poles: 30 ft. and less 31 ft. to 40 41 ft. to 50 51 ft. and over	0 51 0 60 0 25 0 10 0 05 0 05 0 05 0 05 0 10	8 50 4 50 2 50 0 60 0 10	2 50 2 00 1 50 1 40 0 40 0 25 0 50 0 75 1 00	Logging	20275
Feb. 7	Apr. 15	Townships 4-C, 3-D, 4-D, and 5-D, Algoma District.	144	1	Carpenter Hixon Co. Minneapolis	Red and White Pine Jack Pine	0 08 0 08	7 50 3 25	2 50 2 50	Logging	68348
Apr. 8	May 10	Berth 46, Rainy River District.	22½	1	J. A. Mathieu, Ltd. Rainy Lake	Red and White Pine Jack Pine	....	8 50 3 50	2 50 2 50	Logging	69682
Apr. 8	May 10	North part 9A, Algoma District. South half 10A, Algoma District. West parts of W½ 9-Z, Algoma District.	49¼	1	Geo. B. Nicholson, Chapleau, Ont.	Red and White Pine Jack Pine Red and White Pine Jack Pine Red and White Pine Jack Pine	0 25 0 15 0 50 0 15 0 25 1 00	8 00 4 00 6 00 4 00 4 50 2 60	2 50 2 50 2 50 2 50 2 50 2 50	Logging	63681

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1926 to October 31st, 1927.

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset price	Dues		
May25	June 13	Cane Township (part) Temiskaming District.	½	1	Sam Stayman, Englehart, Ont.	White and Jack Pine Lump sum	100 00			Logging	18645
June 8	June 20	Mining Location W. 203, Gun Flint Lake, Thunder Bay District.	½	1	C. J. Johnson, Grand Marais, Minn.	Spruce Timber		8 00	2 00	Logging	70697
June11	June 28	Burns Township (Part) County of Renfrew.	1¼	1	Frank Palubeskie, Barry's Bay, Ont.	Pine, Ash, Birch Maple and Basswood	2 00	2 00	2 50	Logging	20277
						Spruce	1 00	2 00	2 00		
						Hemlock and Cedar	1 00	2 00	1 50		
						Spruce Pulp	0 60	1 00	1 40		
						Balsam Pulp	0 30	1 00	0 70		
						Cedar Poles	1 00	0 50	0 50		
June13	June 29	Melick Township (Part) Kenora District.	1¼	2	J. Peterson, Kenora, Ont.	Jack Pine	3 50	0 50	2 50	Logging	9477A
						Red and White Pine	11 25	0 75	2 50		
						Spruce Pulp		0 15	1 40		
						Jack Pine Pulp			0 40		
						Poplar Pulp			0 40		
						Balsam Pulp		0 15	0 70		
						Birch (Cordwood)			0 50		
June 8	July 7	J. A. 2, Rainy River District.	16	1	J.A.Mathieu,Ltd. Rainy Lake, Ont.	Red and White Pine	0 50	6 50	2 50	Logging	613B
						Jack Pine	0 50	2 50	2 50		
						Spruce		3 50	2 00		
						Spruce Pulp		0 30	1 40		

						Balsam Pulp	......	0 05	0 70		
						Poplar Pulp	0 05	......	0 40		
						Jack Pine Pulp	......	0 10	0 40		
						Cedar Poles:					
						30 ft. and less	......	......	0 25		
						31 ft. to 40	......	0 25	0 50		
						41 ft. and over	......	0 50	0 75		
June14	July 14	M. 17, Kenora District.	14	4	E. E. Wallace, Sioux Lookout	Red Pine	14 00	6 50	2 50	Logging and Ties	59722
						Jack Pine	14 00	6 00	2 50		
						Jack Pine Ties	0 10	0 07	0 10		
						Spruce Pulp	0 60	0 20	1 40		
June15	July 15	Oakley Township (Part) Muskoka District.	1¼	1	Geo. Parlett & Son Bracebridge, Ont.	Birch and Maple	1 00	3 00	2 50	Logging	6746A
						Hemlock	0 75	3 00	1 50		
						Fuelwood (Soft)	......	......	0 25		
						Fuelwood (Hard)	......	......	0 50		
July 4	July 18	Scoble Township, Thunder Bay District.	½	1	Shuniah Lumber Co., Ltd. Port Arthur, Ont.	Jack Pine	3 00	4 50	2 50	Logging	11227
July 5	Aug. 8	Vicinity of Cane Lake north G.T.P. designated J.H.M. 1, Thunder Bay District.	11	4	Anderson Lumber Co. Fort William	Jack Pine	5 70	6 80	2 50	Logging and Pulp	63116
						Spruce Pulp	0 80	0 60	1 40		
						Balsam Pulp	0 20	0 60	0 70		
Aug. 8	Aug. 30	Parts Halkirk and Watten Townships designated J. A. 11, Rainy River District.	5½	1	J.A. Mathieu, Ltd. Rainy Lake, Ont.	Red and White Pine	0 10	7 50	2 50	Logging	28711
						Jack Pine	0 05	3 50	2 50		
						Spruce	0 25	3 50	2 00		
						Spruce Pulp	......	0 20	1 40		
						Jack Pine Pulp	......	0 10	0 40		
						Poplar Pulp	0 05	......	0 40		
Aug. 8	Aug. 30	Murphy Township—Part Cochrane District.	2½	3	H.H. Rudolph, Weston, Ont.	Jack Pine	0 90	5 00	2 50	Logging and Pulp	30801
						Jack Pine (undersized)	0 20	1 25	0 40		
						Jack Pine Fuelwood	0 10	0 25	0 25		

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1926 to October 31st, 1927.

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset price	Dues		
Aug. 4	Sept. 1	K-14-B, Kenora District.	10	1	Indian Lake Lumber Co., Winnipeg, Man.	Jack Pine Spruce	1 00	6 00 6 50	2 50 2 00	Logging	3055
Aug. 5	Sept. 1	M-23, Kenora District.	14	2	Geo. E. Farlinger, SiouxLookout,Ont	Red Pine Jack Pine Spruce	1 80 3 80 3 80	7 00 5 00 5 50	2 50 2 50 2 00	Logging	39599
Aug. 4	Sept. 6	Berth 47, Rainy River District.	23	1	Shevlin-Clarke Co., Ltd., Minneapolis, U.S.A.	Red and White Pine	0 18	8 75	2 50	Logging	69682 64440
Aug. 4	Sept. 6	J.A. 10, Rainy River District.	10	1	Shevlin-Clarke Co., Ltd., Minneapolis, U.S.A.	Red and White Pine Jack Pine	0 08 0 08	7 50 3 50	2 50 2 50	Logging	69682 64440
Aug. 4	Sept. 6	J. A. 9, Rainy River District.	2	1	Shevlin-Clarke Co., Ltd., Minneapolis, U.S.A.	Red and White Pine	0 08	5 00	2 50	Logging	69682 64440
Aug.15	Sept. 6	Parts Townships Fripp and Musgrove.	8½	1	Hawk Lake Lumber Co.	White Pine Jack Pine Spruce	....	6 00 3 50 4 50	2 50 2 50 2 00	Logging	46076

Aug.19	Sept. 12	J.A. 12, Rainy River District.	8	1	J. A. Mathieu, Ltd.	Red and White Pine	......	7 50	2 50	Logging	11639
						Jack Pine	......	3 00	2 50		
						Spruce	......	3 50	2 00		
						Jack Pine Pulp	......	0 15	0 40		
						Cedar Poles:					
						30 feet and less	......	......	0 25		
						31 ft. to 40	......	0 10	0 50		
Aug.19	Sept. 12	J. A. 8, Rainy River District.	30	1	J.A. Mathieu, Ltd.	Red and White Pine	......	2 00	2 50	Logging	5495
						Jack Pine	......	0 50	2 50		
						Spruce	......	0 50	2 00		
						Spruce Pulp	......	......	1 40		
						Jack Pine Pulp	......	0 10	0 40		
Aug.18	Sept. 13	Area east of and adjoining Allanwater Limit.	12	1	John Fee, Allanwater	Jack Pine	0 25	5 50	2 50	Logging	16092
						Large Spruce	0 20	6 00	2 00		
Aug.25	Sept. 16	Part south half Thornloe, Temiskaming District.	10	3	Feldman Timber Co., Schumacher, Ont.	Jack Pine	1 75	4 50	2 50	Logging	32638
Aug.23	Sept. 19	Area south and east of Sandy Lake, and south and east of Pickerel Narrows, Kenora District.	35	6	Chas W. Cox, Ltd. Port Arthur, Ont.	Jack Pine	9 00	5 00	2 50	Logging	39865
Aug 29	Sept. 20	Cody Township (part) Cochrane District.	8	1	A. C. White, Hoyle, Ont.	Spruce Pulp	0 10	0 65	1 40	Pulp	3734B
						Balsam Pulp	0 15	0 45	0 70		
						Poplar Pulp	0 10	0 50	0 40		
						Cedar Poles:					
						30 ft. and less	0 10	0 10	0 25		
						31 ft. to 40	0 10	0 15	0 50		
						41 ft. to 50	0 05	0 20	0 75		
						51 ft. and over	0 20	0 30	1 00		
Sept16	Oct. 7	Harrison Township (Part) Parry Sound District.	1¼	1	Beagan & Simpson Lumber Company, Shawanaga, Ont.	Pine	0 50	10 00	2 50	Logging	18651
						Hemlock	......	3 00	1 50		
						Hardwood	......	5 00	2 50		

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1926, to October 31st, 1927.

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset price	Dues		
Oct. 5	Oct. 20	Area adjoining W.R. 6, and east of W.R. 5, Kenora District.	4	1	Indian Lake Lumber Co., Ltd. Winnipeg, Man.	Jack Pine		9 00	2 50	Logging	3055
						White Pine		9 00	2 50		
						Spruce		9 00	2 00		
						Spruce Pulp		0 60	1 40		
						Jack Pine Pulp		0 10	0 40		
Sept12	Oct. 24	Parts Cassels and Riddell and area east and part Askin Township, Nipissing and Temiskaming Districts.	115	1	Gillies Bros., Ltd., Braeside, Ont.	Red and White Pine		10 00	2 50	Logging	56174
						Jack Pine		4 00	2 50		
						Spruce		4 50	2 00		
Sept23	Oct. 24	Part Township Bennett north of Seine River and adjoining area, Rainy River District.	100	2	Fort Frances Pulp & Paper Co., Ltd., Fort Frances.	Spruce Pulp	0 27	0 40	1 40	Pulp	18648
						Balsam Pulp	0 27	1 10	0 70		
Oct. 4	Oct. 25	Part Township Watten, south of Grassy Portage Bay, Rainy River District.	6¾	1	J. A. Mathieu, Ltd. Rainy Lake, Ont.	Red and White Pine	0 10	6 50	2 50	Logging	28771
						Jack Pine		3 50	2 50		
						Spruce	4 00		2 00		
						Jack Pine Pulp		0 10	0 40		
						Poplar Pulp	0 10		0 40		
Oct. 6	Oct. 26	Island off N.W. point of Split Rock Island, Lake of the Woods, Kenora District.	¾	1	Keewatin Lumber Co., Ltd., Kenora, Ont.	Red and White Pine	1 00	7 00	2 50	Logging	72680
When Granted											
By Agreement dated 29th July, 1927, authorized by Order-in-Council dated 17th June, 1927.		Districts of Kenora and Thunder Bay.	1975		Northwest Ontario Development Co. Limited	Spruce Pulpwood .... 60c. per cord Balsam " .... 40c. " Poplar " .... 10c. " Jackpine " .... 10c. " Jackpine .... $4.50 per M.ft. B.M.—all of the above prices in addition to Crown Dues.				Tie Timber and Pulp to rehabilitate old industries.	39865

Appendix No. 12

Statement showing the number of Locatees and of acres located; of purchasers and of acres sold; of lots resumed for non-performance of the settlement duties; and of patents issued in Free Grant Townships during the year ending 31st October, 1927

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled.	No. of acres resumed	No. of patents issued	No. of acres patented
Baxter	Muskoka	W. G. Gerhart,							1	100
Brunel	"	Bracebridge					1	100		
Cardwell	"	"					3	262	1	200
Chaffey	"	"							2	199
Draper	"	"								
Franklin	"	"							2	403
Freeman	"	"								
Macaulay	"	"								
Medora	"	"	1	100					1	100
Morrison	"	"			1	4	2	377		
Muskoka	"	"	2	164	2	10	4	409		
McLean	"	"								
Oakley	"	"							1	80
Ridout	"	"			1	2				
Ryde	"	"							4	481
Sherbourne	Haliburton	"								
Sinclair	Muskoka	"					1	100	2	250
Stephenson	"	"								
Stisted	"	"								
Wood	"	"	1	112	1	3				
Watt	"	"			1	10			2	396
Blair	Parry Sound	Miss I. M. Camp-								
Burpee	"	bell, Parry Sound							1	186
Carling	"	"	1	175	1	21	1	129	5	897$\frac{65}{100}$
Christie	"	"	1	95			2	291		
Conger	"	"	2	188	1	1	13	1,872		
Cowper	"	"								
Ferguson	"	"	1	197			6	726		
Foley	"	"					1	56		
Hagerman	"	"	1	62						
Henvey	"	"	1	100				1	1	85
Humphrey	"	"	1	125						
McConkey	"	"	2	200	1	3	2	285	1	800
McDougall	"	"					2	472		
McKellar	"	"					2	400		
McKenzie	"	"					4	693	2	374
Monteith	"	"					3	399		
Wilson	"	"								
Chapman	"	Dr. J. S. Freeborn,	3	353½			3	250½	2	339
Croft	"	Magnetawan	1	100			2	200		
Gurd	"	"	1	100			1	100		
Lount	"	"								
Machar	"	"	2	297			1	198	3	500
Mills	"	"							3	397
Pringle	"	"							3	524
Ryerson	"	"					1	185	1	145
Spence	"	"			1	100				
Strong	"	"	1	185			10	1,099		
Armour	"	A. W. Freeland,					1	100	1	130
Bethune	"	Emsdale					6	576	1	77
Joly	"	"	2	201	3	126	1	101	5	928

Appendix No. 12—Continued

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
McMurrich	Parry Sound	A. W. Freeland, Emsdale			1	2	1	182	2	197
Proudfoot	"	"			1	2½			1	100
Hardy	"	Wm. Jenkins,								
Himsworth	"	Powassan	3	400			5	600		
Laurier	"	"							3	457
Nipissing	"	"	2	386					3	505
Patterson	"	"	1	103	1	3				
Bonfield	Nipissing	W. J. Parsons,	1	100	1	$1\frac{97}{100}$	2	129	2	191
Boulter	"	North Bay								
Chisholm	"	"								
Ferris	"	"	2	422	1	22	2	400	1	100
Anson	Haliburton	R. H. Baker,	1	100			3	279	6	603
Glamorgan	"	Minden					1	94		
Hindon	"	"							2	221
Lutterworth	"	"	1	198			1	198		
Minden	"	"	1	100	2	200			1	72
Snowdon	"	"					1	99		
Stanhope	"	"			1	20			6	776½
Anstruther	Peterborough	Wm. Hales,	1	137						
Burleigh, N.D.	"	Apsley							1	80
Chandos	"	"								
Methuen	"	"					1	89		
Cardiff	Haliburton	A. N. Wilson,	2	183	1	5	4	405	3	316
Cavendish	"	Kinmount					1	155	1	88
Galway	"	"							2	194
Monmouth	"	"					1	188	1	100
Bangor	Hastings	David Fuller,	1	26						
Carlow	"	Bancroft	3	290						
Cashel	"	"								
Dungannon	"	"	2	256½	1	3½	1	143	4	546½
Faraday	"	"	1	71½			1	206		
Herschel	"	"								
Limerick	"	"								
Mayo	"	"								
Monteagle	"	"			1	85			3	$297\frac{37}{100}$
McClure	"	"	2	268			2	268		
Wicklow	"	"	1	104			1			
Wollaston	"	"			1	18	1	67	1	100
Algona South	Renfrew	F. Blank, Wilno								
Brougham	"	"	1	50					1	153
Brudenell	"	"	5	450			4	300		
Hagarty	"	"	2	200			3	300		
Jones	"	"			2	84				
Lyell	"	"	1	100			4	492	1	210
Lyndoch	"	"	1	200			2	295	4	610
Matawatchan	"	"								
Radcliffe	"	"	7	751½	2	6	3	259½		
Raglan	"	"	3	400			4	325		

Appendix No. 12—Continued

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled.	No. of acres resumed	No. of patents issued	No. of acres patented
Richards	Renfrew	F. Blank, Wilno.	3	295	1	40	2	289	3	490
Sebastopol	"	"	....	....	..	....	....	....	1	155
Sherwood	"	"	1	79	..	....	2	182	5	389½
Algona North	"	Finlay Watt,	....	....	..	....	....	....	....	....
Alice	"	Renfrew	....	....	..	....	....	....	1	100
Buchanan	"	"	1	52	1	4	....	....	....	....
Fraser	"	"	....	....	..	....	....	....	....	....
Head	"	"	2	214	1	44	....	....	1	204
Maria	"	"	....	....	..	....	....	....	....	....
Petawawa	"	"	....	....	1	99	....	....	2	198
Rolph	"	"	1	42	..	....	1	42	....	....
Wilberforce	"	"	1	100	..	....	....	....	1	92
Wylie Pt	"	"	....	....	..	....	....	....	1	100
Calvin	Nipissing	J. A. Fink,	1	100	..	....	2	200	....	....
Cameron Pt	"	Mattawa	2	220	..	....	....	....	3	353
Lauder	"	"	2	209	1	7	4	413	....	....
Mattawan	"	"	2	338	2	2	2	338	1	202
Papineau	"	"	2	200	1	54	1	100	2	200
Park	Algoma	Thos. Dean,	....	....	..	....	....	....	....	....
Prince	"	Sault Ste. Marie	1	160	1	160	....	....	....	....
Galbraith	"	Albert Grigg,	2	324	2	123½	4	673	1	160
Lefroy	"	Bruce Mines	....	....	..	....	....	....	....	....
Aberdeen	"	"	....	....	..	....	....	....	....	....
Hilton	"	W. J. Trainor,	6	587	..	....	6	587	....	....
Jocelyn	"	Hilton Beach	2	200	..	....	1	118	4	423
Baldwin	Sudbury	Ed. Arthurs,	5	725¼	..	....	4	636	....	....
Merritt	"	Espanola	1	$6\,^{2}/_{5}$	..	....	1	100	2	313½
Blake	Thunder Bay	S. H. Wilson,	2	320	..	....	1	160	....	....
Conmee	"	Port Arthur	5	743	1	73½	2	339	1	93
Crooks	"	"	2	261	1	70	1	83	....	....
Dawson Rd	"	"	8	949	1	40	10	1,303½	3	$419\,^{16}/_{100}$
Dorion	"	"	7	943½	..	....	7	982	....	....
Gillies	"	"	2	320	..	....	2	320	....	....
Gorham	"	"	3	270	2	86¼	3	426½	3	420
Lybster	"	"	....	....	..	....	....	....	1	160
Marks	"	"	8	1,276	..	....	6	959½	....	....
McGregor	"	"	2	322	.	....	4	481	....	....
McIntyre	"	"	....	....	..	....	....	....	1	114
Oliver	"	"	1	159½	..	....	....	....	....	....
O'Connor	"	"	....	....	..	....	....	....	3	482
Paipoonge, N.R.	"	"	....	....	..	....	....	....	1	283
Paipoonge S. R.	"	"	....	....	..	....	....	....	....	....
Pardee	"	"	1	160	..	....	....	....	....	....
Pearson	"	"	4	581¼	..	....	4	666½	....	....
Scoble	"	"	2	240	1	2	3	320	3	481½
Sterling	"	"	12	1,773¼	4	182	2	315½	7	971¼

Appendix No. 12—Continued

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Strange........	Thunder Bay..	S. H. Wilson, Port Arthur....	....	....	1	18	1	158½	......	......
Ware..........	"	"	10	1,182½	5	134½	4	604	5	755½
Atwood........	Rainy River...	Wm. Cameron, Stratton.......	....	....	..	....	....	....	......	......
Blue...........	"		4	646	..	....	3	486	1	81
Curran.........	"	"	2	320	2	80½	1	160	1	160
Dewart........	"	"	7	1,089	..	....	1	162	......	......
Dilke..........	"	"	....	....	..	....	....	....	......	......
Morley.........	"	"	....	....	..	....	....	....	......	......
Morson........	"	"	13	1,472	2	26	11	1,246	......	......
McCrosson.....	"	"	7	1,188	..	....	9	819¾	1	161½
Nelles..........	"	"	3	485	4	9	5	649	3	405
Pattullo........	"	"	6	710½	3	85	6	795½	2	320½
Pratt...........	"	"	6	826¼	1	2	2	337½	......	......
Roseberry......	"	"	....	....	..	....	....	....	......	......
Shenston.......	"	"	....	....	..	....	....	....	......	......
Sifton..........	"	"	15	2,038¾	..	....	12	1,846½	2	239¾
Spohn..........	"	"	1	157½	..	....	1	80	......	......
Sutherland......	"	"	6	750	2	106	6	864	......	......
Tait............	"	"	9	1,129	..	....	3	399	......	......
Tovell.........	"	"	7	1,171	1	18	6	834½	2	200
Worthington....	"	"	....	....	..	....	....	....	1	160
Aylesworth.....	"	J. A. Alexander, Fort Frances...	....	....	..	....	....	....	......	......
Barwick........	"		....	....	..	....	....	....	......	......
Burriss.........	"	"	....	....	..	....	1	160	......	......
Carpenter......	"	"	3	443¼	..	....	1	176½	1	159
Crozier.........	"	"	1	162	..	....	1	141	......	......
Dance..........	"	"	2	329½	..	....	3	408½	......	......
Devlin.........	"	"	1	164	1	2	1	81	2	242
Dobie..........	"	"	2	232¾	1	1	1	152½	2	249
Fleming........	"	"	....	....	..	....	....	....	......	......
Kingsford......	"	"	5	670¼	1	½	3	450	......	......
Lash...........	"	"	1	40½	1	4	....	....	1	160
Mather........	"	"	1	160	..	....	1	80	......	......
Miscampbell....	"	"	....	....	..	....	....	....	......	......
Potts..........	"	"	....	....	..	....	....	....	......	......
Richardson.....	"	"	8	1,266¼	1	28¼	4	639	......	......
Roddick........	"	"	....	....	..	....	....	....	......	......
Woodyatt......	"	"	....	....	..	....	....	....	......	......
Aubrey.........	Kenora........	J. E. Gibson, Dryden.......	3	431	4	80	2	269½	5	443
Britton.........	"		9	1,424½	..	....	6	879¾	......	......
Eton...........	"	"	3	400	..	....	1	157	8	1,310
Langton........	"	"	4	405½	..	....	1	83½	......	......
Melgund.......	"	"	13	2,060¼	3	91	5	804	......	......
Mutrie.........	"	"	....	....	1	12½	1	100	......	......
Rowell.........	"	"	7	1,086	2	113	2	335½	......	......
Redvers........	"	"	....	....	1	½	....	....	3	481
Rugby.........	"	"	1	80½	1	1	2	320	1	160
Sanford........	"	"	3	406½	1	117	2	330	5	838½
Southworth.....	"	"	4	387	2	114½	3	387	1	160
Temple........	"	"	10	1,584½	..	....	7	1,019½	1	206
Van Horne.....	"	"	1	82	4	17½	1	82	......	......
Wabigoon......	"	"	3	460	..	....	5	786½	......	......
Wainwright.....	"	"	....	....	..	....	1	159½	......	......
Zealand........	"	"	10	1,421	2	28 34/100	10	1,401	3	617 95/100
Melick.........	"	"	4	579½	1	42	5	776½	1	160
Pellatt.........	"	"	....	....	..	....	3	471	......	......

Appendix No. 12—Continued

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled.	No. of acres resumed	No. of patents issued	No. of acres patented
Balfour	Sudbury	J. K. Maclennan,	3	479½						
Blezard	"	Sudbury	1	163	1	3	3	483½	4	558
Broder	"	"	1	95					3	431
Capreol	"	"			1	151	1	74¾	5	451¼
Chapleau	"	"								
Dill	"	"	3	480			2	320		
Garson	"	"	1	150	1	14½	1	150	1	179½
Hanmer	"	"	9	1,283¼	4	21½	9	1,487½	10	1,305¾
Lumsden	"	"	7	807	3	34	2	318	4	558¾
Morgan	"	"	8	1,162	1	1½	6	947	1	155½
Neelon	"	"								
Rayside	"	"	1	89			1	89	2	276¾
Appleby	"	Jno. Brown,	7	1,056½			1	161	2	244½
Casimir	"	Markstay	2	286			2	286		
Dunnett	"	"					1	160	1	160½
Hagar	"	"	8	1,197½			7	1,059	4	691½
Jennings	"	"	3	514½	1	39	1	159½	1	199
Kirkpatrick	"	"			1	160	1	80		
Ratter	"	"	5	809½	1	15	5	786½	6	965½
Caldwell	Nipissing	J. P. Marchildon,							1	115
Cosby	"	Sturgeon Falls								
Grant	"	"	4	559½	1	80	2	320	1	79
Macpherson	"	"	3	361½	2	80½			3	440
Martland	"	"	2	170			1	155		
Springer	"	"	2	223	1	40	1	160	3	335
Abinger	Lennox and Addington	Chas. Both, Denbigh								
Canonto S.	Frontenac	"								
Clarendon	"	"								
Miller	"	"								
Denbigh	Lennox and Addington	"	1	89			1	89		
Palmerston	"	"								
McClintock	Haliburton	Unattached								
Gibson	Muskoka	"								
Shawanaga	Parry Sound	"					1	104	1	200
Wallbridge	"	"								
Airy	Nipissing	"								
Finlayson	"	"								
Murchison	"	"	2	188						
Sabine	"	"	1	100			2	200	1	193 15/100
Burton	Parry Sound	"			1	5				
		Total	432	57,297 3/20	117	3,555 31/100	400	52,472¼	251	33,881 39/60

No. of lots assigned................151 No. of acres assigned..........20,672

Appendix No. 13

Statement showing the number of purchasers and of acres sold; of lots resumed for non-performance of the settlement duties; and of patents issued in Townships other than Free Grant during the year ending 31st October, 1927.

Township	District or County	Agent	No of acres sold	No of purchasers	No of sales cancelled	No of acres resumed	No of patents issued	No of acres patented
Blount..........	Cochrane........	S. J. Dempsey, Cochrane	2,925	37	14	1,528½	....	....
Brower..........	"		308½	4	5	6	2	324
Calder..........	"	"	3,278½	42	10	1,205½	5	742
Clute..........	"	"	500	6	7	1,021	12	1,583.84
Colquhoun......	"	"	1,651	22	4	525	....	....
Fox..........	"	"	793	9	2	320½	1	54.67
Fournier........	"	"	950½	12	3	474½	1	151
Fauquier........	"	"	532	7	5	705	8	1,005
Glackmeyer......	"	"	527	5	1	151	7	898.20
Kennedy........	"	"	225	2	1	152	3	490
Leitch..........	"	"	3,488½	47	14	1,764½	1	44.75
Lamarche.......	"	"	400¼	4	2	312½	1	160½
Machin.........	"	"	750	10	....	....	1	150
Newmarket......	"	"	1,056¾	14	7	872¼	1	164½
Pyne..........	"	"	1,881	24	14	1,922¾	....	....
Shackleton......	"	"	302½	4	6	961	3	373
Barker..........	"	John Bresnahan, Hearst	1,047½	14	....	....	....	....
Casgrain........	"		749½	10	4	465	3	375
Devitt..........	"	"	4,547½	60	10	1,098	2	275
Eilber..........	"	"	1,874	23	2	150	2	263
Hanlan.........	"	"	1,440½	19	6	832	4	559
Kendall.........	"	"	1,795	21	2	226½	9	1,375
Lowther.........	"	"	2,219	29	6	598	4	458.03
O'Brien.........	"	H. E. Sheppard, Kapuskasing	810	10	5	502	....	....
Nansen.........	"		580	8	4	405	....	....
McCrea.........	"	"	6,581½	82	23	1,977	....	....
Owens..........	"	"	3,387	34	5	496	4	265
Idington........	"	"	9,419	104	21	2,024	1	90
Williamson......	"	"	4,365	45	7	675	....	....
Haggart.........	"	"	291	2	....	....	....	....
Kendry.........	"	"	484½	4	....	....	....	....
Bayley..........	Temiskaming....	Jos. Woolings, Englehart	....	....	....	....	....	....
Blain...........	"		....	....	....	....	....	....
Catherine.......	"	"	....	....	1	159	....	....
Chamberlain.....	"	"	163	2	4	643	5	773.71
Dack...........	"	"	238	2	1	159	....	....
Eby............	"	"	240¼	3	1	73¾	7	280
Evanturel.......	"	"	....	....	....	....	2	308
Ingram.........	"	"	789½	5	....	....	3	399½
Marter.........	"	"	80¼	1	4	641½	....	....
Marquis........	"	"	153	2	7	944	2	320
Otto...........	"	"	625	8	5	638¼	5	545⅞
Pacaud.........	"	"	236	3	4	636¾	4	636½
Pense..........	"	"	245	3	1	74½	....	....
Robillard.......	"	"	148¼	2	2	266½	5	807
Savard.........	"	"	....	....	3	457½	4	641½
Truax..........	"	"	....	....	....	....	....	....
Davidson.......	"	"	....	....	....	....	1	43.81
Gross..........	"	"	....	....	1	159½	4	182½
Sharpe.........	"	"	64	1	28	4,037	1	160

Appendix No. 13—Continued

Township	District or County	Agent	No of acres sold	No. of purchasers	No. of sales cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Benoit	Temiskaming	J. A. Hough,	1,192	15	9	1,125	4	635
Beatty	Cochrane	Matheson			1	160	5	666
Bowman	"	"	238	3	1	160	3	479
Calvert	"	"					2	199
Carr	"	"					3	458
Clergue	"	"	240	3	1	160	7	1,122
Currie	"	"	879	11	7	943	1	133
Dundonald	"	"	163	1	1	82	1	147
Evelyn	"	"					1	160
German	"	"	382	5	2	316	11	173
Hislop	"	"	78	1	8	1,306	10	1,606
Matheson	"	"	537	7	5	694	4	593
McCart	"	"	1,153	13	6	669	2	316
Mountjoy	"	"			1	158	5	669
Playfair	"	"	81	1	11	1,701	6	921
Stock	"	"	388	4	3	319		
Taylor	"	"	150	1	2	312	7	958
Walker	"	"			1	160	4	580
Armstrong	Temiskaming	J. R. McCrea,					1	80
Auld	"	New Liskeard	142	2	1	170	1	159
Bucke	"	"					1	129
Bryce	"	"	80	1	4	625	1	40
Brethour	"	"			1	160	2	320
Beauchamp	"	"					4	639
Cane	"	"	321	2	1	295	3	323
Casey	"	"			1	98		
Dymond	"	"	319	1			2	321
Firstbrook	"	"			7	1,126		
Harley	"	"	160	2	1	160	1	160
Henwood	"	"	159	2	3	493	2	297
Harris	"	"					2	161
Hilliard	"	"			1	160		
Kerns	"	"			1	162	2	140
Hudson	"	"					2	288
Lundy	"	"			4	646	1	80
Tudhope	"	"	80	1	7	947		
Lorrain	"	N. J. McAulay, Haileybury			3	160	1	160
Hugel	Nipissing	John Brown,	320	2	1	159	1	160
Loudon	"	Markstay	160	1				
Loughrin	"	"	3,079	19	4	653		
Phelps	"	W. J. Parsons,	2,402	15	10	1,602		
Widdifield	"	North Bay	765	5	1	161	6	635
Hallam	Sudbury	R. A. Teasdale,	320	2	1	160		
Harrow	"	Massey	248	3			1	173
May	"	"			2	297	1	160
Salter	"	"	258	3				

Appendix No. 13—Continued

Township	District or County	Agent	No. of acres sold	No. of purchasers	No. of sales cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Awrey	Sudbury	J.K.MacLennan,	637	4	....	....	2	317
Bigwood	"	Sudbury	1,407	13	....	....	9	839
Dowling	"	"	474	4	2	317	4	466
Cobden	Algoma	Albert, Grigg,	428	3	5	515	....	....
Gladstone	"	Bruce Mines	165	1	....	....	4	520
Day	"	"	10	1	....	....	....	....
Gould	"	"	165	1	....	....	....	....
Johnson	"	"	....	....	....	....	2	286
Haughton	"	"	....	....	....	....	1	241
Parkinson	"	"	....	....	1	180	....	....
Patton	"	"	160	1	5	762	1	83
Rose	"	"	....	....	1	164	....	....
Striker	"	"	....	....	1	160	2	193
Thompson	"	"	253	2	1	104	1	93
Tarbutt	"	"	....	....	....	....	1	155
Wells	"	"	158	1	1	208	2	180
Bright	"	"	26	1	....	....	....	....
Galbraith	"	"	82	1	....	....	....	....
Aweres	"	T. Dean, Sault Ste. Marie	....	....	....	....	5	149
Vankoughnet	"	"	170	1	....	....	....	....
Forbes	Thunder Bay	S. H. Wilson,	3,992	25	6	1,001	5	812
Fowler	"	Port Arthur	981	7	1	155	....	....
Goldie	"	"	3,361	22	2	319	....	....
Jacques	"	"	4,274	29	1	150	1	157
Lyon	"	"	403	4	2	320	1	161
McTavish	"	"	760	5	....	....	....	....
Sibley	"	"	3,121	20	1	176	....	....
Upsala	"	"	1,027	7	3	453	2	305
Devon	"	"	472	3	....	....	....	....
Jaffray	Kenora	J. D. C. Smith, Kenora	80	2	....	....	2	210
Mason	Sudbury	J.P.Marchildon, Sturgeon Falls	60	1	....	....	1	160
Scollard	Nipissing	"	160	1	1	73	1	161
Arthur	Wellington	Unattached	....	....	....	....	1	50
Admaston	Renfrew	"	50	1	1	141	1	100
Artemesia	Grey	"	2	1	2	200	....	....
Bastedo	Nipissing	"	....	....	....	....	1	160
Badgerow	"	"	637	4	2	240	3	482
Barrie	Frontenac	"	2	1	2	113	....	....
Bromley	Renfrew	"	200	1	....	....	1	200
Blythfield	"	"	100	1	....	....	....	....
Bagot	"	"	300	3	....	....	3	272
Bedford	Frontenac	"	....	....	1	200	....	....
Carden	Victoria	"	155	2	1	50	..	....
Cherriman	Sudbury	"	160	1	....	....	3	186
Clinton	Lincoln	"	100	1	....	....	1	100
Cornwall	Stormont	"	104	1	....	....	1	104
Creighton	Sudbury	"	1,207	9	....	....	7	1,003
Cook	Cochrane	"	....	....	....	....	1	159
Crerar	Nipissing	"	322	2	....	....	1	159
Crosby (South)	Leeds	"	178	1	....	....	....	....
Charlotteville	Norfolk	"	100	1	....	....	1	100
Dummer	Peterborough	"	....	....	....	....	1	92

Appendix No. 13—Continued

Township	District or County	Agent	No. of acres sold	No. of purchasers	No. of sales cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Digby	Victoria	Unattached			4	257		
Drury	Sudbury	"	160	1			1	160
Dalhousie	Lanark	"					1	100
Egremont	Grey	"					1	45
Elderslie	Bruce	"					3	196
Effingham	Lennox and Addington	"					1	117
Fairbank	Sudbury	"	156	2			3	311
Falconer	Nipissing	"	1077	10			2	326
Field	"	"	367	3			2	175
Foster	Sudbury	"	158	1				
Fraser	Renfrew	"					1	55
Gibbons	Nipissing	"	202	2			2	176
Glenelg	Grey	"					2	161
Henry	Sudbury	"					1	157
Holland	Grey	"					1	50
Horton	Renfrew	"					1	50
Harvey	Peterborough	"			3	393		
Hinchinbrooke	Frontenac	"			1	100		
Kennebec	"	"	153	2			2	105
Lavant	Lanark	"					1	100
Luther	Wellington	"					1	101
Laxton	Victoria	"					1	51
Louise	Sudbury	"	160	1				
Mara	Ontario	"					1	300
Madoc	Hastings	"					1	50
Murray	Northumberland	"	80	1				
Nairn	Sudbury	"	120	1				
Nottawasaga	Simcoe	"					1	85
Oso	Frontenac	"	435	4	4	521	2	299
Rama	Ontario	"	100	1				
Sherbrooke South	Lanark	"					1	50
Saugeen	Bruce	"	25	1			1	100
Shakespeare	Sudbury	"	163	1			1	163
Stafford	Renfrew	"					1	100
Somerville	Victoria	"					3	345
Snider	Sudbury	"			1	151	2	335
Seymour	Northumberland	"	61	1			1	61
Tisdale	Temiskaming	"	122	2	1	81		
Tudor	Hastings	"					2	148
Umbach	Kenora	"					1	160
Waters	Sudbury	"	310	2			1	170
Wellesley	Waterloo	"					1	100
		Total	110,466	1083	421	54,191	336	42,326

Number of lots assigned............447 Number of acres assigned........52,555

Appendix No. 13—Continued

Locations by returned soldiers and cancellations for non-performance of settlement duties.

District	Agency	Locations	Cancellations
Cochrane	Matheson	6	11
Cochrane	Cochrane	19	11
Cochrane	Kapuskasing	6	9
Cochrane	Hearst	2	3
Algoma	Bruce Mines	1	0
Temiskaming	Englehart	6	8
Temiskaming	New Liskeard	2	3
Nipissing	Markstay	2	0
Nipissing	North Bay	7	5
Thunder Bay	Port Arthur	11	0
Sudbury	Sudbury	2	0
Sudbury	Massey Station	0	2
Unattached		3	5
		67	57

Statement showing the number of purchasers, acres sold and of patents issued in townsites during the year ending 31st October, 1927

Townsite	District or County	Agent	No. of acres sold	No. of purchasers	No. of patents issued	No. of acres patented
Alexandra	Cochrane	Unattached	1.25	3	5	5.31
Armstrong	Thunder Bay	"	.40	2	1	.40
Bartleman	Temiskaming	C. A. Duval	.37	5	6	.46
Capreol	Sudbury	Unattached	.22	2	4	.48
Colchester	Essex	"	1.00	1	1	1.00
Gowganda	Temiskaming	"	2.15	7	4	1.25
Hornepayne	Algoma	"	2.90	12	5	.92
Kapuskasing	Temiskaming	H. E. Sheppard	82.32	3	42	5.37
Kirkland Lake	"	Unattached	.93	9	21	2.26
Low Bush River	Cochrane	"	.23	1	0	0
Macfarlane	Kenora	"	.23	1	2	.46
Matheson	Cochrane	"	.24	1	0	0
Missinaibi	Algoma	J. A. Bresnahan	.51	3	4	.85
Moonbeam	Cochrane	Unattached	.17	1	1	.17
Nakina	Thunder Bay	"	.93	5	2	.55
Orillia	Simcoe	"	.09	1	4	1.01
Peterboro	Peterboro	"	.50	1	0	0
Shrewsbury	Kent	"	6.28	3	2	15.14
Smyth	Temiskaming	"	.75	2	1	.25
Swastika	"	"	1.54	9	2	.44
Windsor City	Essex	"	.16	1	2	.31
Winnipeg River Crossing	Kenora	"	.23	1	1	.37
			103.40	74	110	37.00

Appendix No. 13.—Continued

ISLANDS SOLD

Statement showing islands and parcels sold as summer resorts

Part of Parcel	Township	District or County	Agent	No. of acres sold
Parcel 18, Pine Island, in front of Laird and Tarbutt		Algoma	Thos. Dean	2.1
Parcel 31, Pine Island in front of Laird and Tarbutt		“	“	4.6
Parcel 25, Pine Island in front of Laird and Tarbutt		“	“	1.8
Somme Island, Puslinch Lake	Puslinch	Wellington	Unattached	1
Island A, Joe's Bay, Pudash Lake	Cardiff	Haliburton	A. N. Wilson	5
Parcel W.D. 2701, Island B, Matagamishing Lake	Rathbun	Sudbury	Unattached	3.2
Island D, Mill Lake, opposite lot 21, con. 4	McDougall	Parry Sound	I. M. Campbell	2
Parcel 5, Rama Island	Rama	Ontario	Unattached	.48
Island 50, St. Joseph's Channel		Algoma	W. J. Trainor	3
Island In Devil's Lake, in front of lot 29, con. 8	Cashel	Hastings	D. Fuller	1.65
Island N.W. of Island 1, Skelton Lake	Watt	Muskoka	W. G. Gerhart	3
Island 132, Newboro Lake	Crosby S.	Leeds	Unattached	3
Island 27, Devil's Lake	Bedford	Frontenac	“	1
Parcel 32, Pine Island, St. Joseph's Channel		Algoma	Thos. Dean	4.50
Parcel 4, Rama Island	Rama	Ontario	Unattached	.45
Net Island, Surprise Lake opposite lot 15, con. 7	Gorham	Thunder Bay	S. H. Wilson	1
Island T, Trout Lake	Palmerston	Frontenac	C. Both	2
Island D, Cariboo Lake, opposite lot 17, con. 4	McConkey	Parry Sound	I. M. Campbell	3.80
Island in Lake Huron, N.W. from lot 17, con. D	St. Joseph	Algoma	W. J. Trainor	9.4
Parcel 23, Pine Island, in front of Laird and Tarbutt		“	Thos. Dean	3.4
Foster Island, Crow Lake	Marmora	Hastings	Unattached	.92
Island 30, Bob's Lake	Bedford	Frontenac	“	.6
Island No. 3, Long Lake	Galway	Peterborough	A. N. Wilson	2
Parcel No. 1, Pine Island in front of Laird and Tarbutt		Algoma	Unattached	3.3
Stuart Island, Wood Lake, North lot 4, con. 6	Oakley	Muskoka	W. G. Gerhart	4.65
Island 25, Wahnapitae Bay	Allen	Sudbury	Unattached	1
Parcel 33, Pine Island in front of Laird and Tarbutt		Algoma	Thos. Dean	4.5
Island 69, Green Bay	Bedford	Frontenac	Unattached	5.7
Part of Goose Island and water lot front of lot 19, con. 8	Wilberforce	Renfrew	F. Watt	.055
				79.10

Appendix No. 13—Continued

ISLANDS PATENTED

Statement showing islands patented as summer resorts

Part or Parcel	Township	District or County	Agent	No. of acres patented
Island 745-A, Georgian Bay....	Harrison......	Parry Sound.....	I. M. Campbell...	1.07
Island 147-A, Georgian Bay....	"	"	" ..	.30
Sherman's Island, Healey's Lake.	Conger........	"	" ..	1.00
East part Island B-26, Georgian Bay....................	"	"	" ..	10.00
Island B-14, Georgian Bay.....	"	"	" ..	.80
Island in Lake Nipissing.......	Himsworth N..	"	H. J. Ellis.......	1.10
Part Island, Gloucester Pool....	Baxter........	Muskoka........	W. G. Gerhart...	4.00
Ross Island, Georgian Bay.....	Carling........	Parry Sound.....	I. M. Campbell...	3.97
Island C-44, Georgian Bay.....	"	"	" ..	3.30
Island C-43, Georgian Bay.....	"	"	" ..	3.55
Avalon Island, White Lake.....	Darling.......	Lanark..........	Unattached......	.60
Island C....................	McClintock....	Haliburton......	"	.90
				30.59

Appendix No. 13.—Continued

MAINLAND SOLD

Under summer resort regulations

Part or Parcel	Township	District or County	Agent	No. of acres sold
Part S.E. quarter sec. 11, parcel 9	Aweres	Algoma	T. Dean	1.7
Part broken lot 18, con. 3	Cavendish	Peterborough	A. N. Wilson	2
Location P.P. 215, Lower Shebandowan Lake		Thunder Bay	Unattached	1.21
Part N.W. quarter sec. 11, par. 2	Aweres	Algoma	T. Dean	.16
Part S.W. qurater sec. 11, par. 20	Aweres	"	"	.72
Part broken lot 35, con. 17	Smith	Peterborough	Unattached	5.
Location P.P. 229, Lower Shebandowan Lake		Thunder Bay	"	3.1
Part lot 7, cons. 8 and 9	Anglesea	Addington	"	5
Part lot 12, con. 5	Striker	Algoma	A. Grigg	1.2
Part broken lot 4, con. 5	Rathbun	Sudbury	Unattached	5
Part broken lot 1, con. 1	Bigwood	"	J. K. Maclennan	5
Part lot 30, con. 6	Cardiff	Haliburton	A. N. Wilson	5
Part broken lot 34, con. 3	Muskoka	Muskoka	W. G. Gerhart	5
Parcels A. and B, parts lot 15, con. 7	Gorham	Thunder Bay	S. H. Wilson	3.2
Part lot 2, con. 12	Burton	Parry Sound	I. M. Campbell	5
Parcel 1, part lot 11, con. 8	Oakley	Muskoka	W. G. Gerhart	4.08
Par. 29, part lot 18, con. 8	Gorham	Thunder Bay	S. H. Wilson	.30
Part lot 9, con. 13	McClintock	Haliburton	Unattachd	5
Part lot 29, con. 2	"	"	"	5
Par. 1, part lot 8, con. 9	Ridout	Muskoka	W. G. Gerhart	2.50
Par. 2, part lot 8, con. 9	"	"	"	2.50
Part broken lot 9, con. A	Olrig	Nipissing	Unattached	5
Part broken lot 9, con. A	"	"	"	5
Part broken lot 9, con. A	"	"	"	4.75
Part broken lot 9, con. A	"	"	"	5
Location L.K. 168	81	Thunder Bay	"	2.75
Part broken lot 5, con. 6	Malachi	Kenora	J. E. Gibson	5
Part lot 19, con. 5	Elmsley N.	Lanark	Unattached	9
Part broken lot 6, con. 8	Radcliffe	Renfrew	F. Blank	5
Part broken lot 11, con. 9	Dalhousie	Lanark	Unattached	5
Par. 19, S.E. quarter, sec. 11	Aweres	Algoma	T. Dean	.3
Part broken lot 6, con. 10	Anglesea	Addington	Unattached	1.6
Part broken lot 4, con. 10	"	"	"	2
Part lot 13, con. 3	McConkey	Parry Sound	I. M. Campbell	3
Part lot 57, con. 12	Carling	"	"	6
Part broken lot 5, con. 10	Jones	Renfrew	F. Blank	1
Part lot 5, con. 1	McMahon	Algoma	Unattached	2
Parcel 4, S.E. quarter, sec. 11	Aweres	"	T. Dean	2.5
Part lot 4, con. 1	McMahon	"	Unattached	2
Part broken lot 35, con. 17	Smith	Peterborough	"	5
Part lot 6, con. 4	MacLennan	Sudbury	"	2.75
Part broken lot 35, con. 17	Smith	Peterborough	"	4.6
Location P.P. 479, Middle Shebandowan Lake		Thunder Bay	"	1.17
Part lot 6, con. 10	Anglesea	Addington	"	3
Part lot 12, con. 5	Haddo	Sudbury	"	4.37
Part lot 1, con. 5	Cherriman	"	"	.63
Part lot 1, con. 6	Conger	Parry Sound	I. M. Campbell	1
				157.09

Appendix No. 14

PATENTS OFFICE (Lands Branch)

Statement of Patents, etc., issued from 1st November, 1926 to 31st October, 1927

Public Lands (Patents)	609
Free Grant Lands (Act of 1913)	303
" " " (Act of 1901 Veterans)	1
Mining Lands (Patents)	469
Mining Leases	132
Crown Leases	18
Licenses of Occupation	163
Temagami Island Leases	23
Sand and Gravel Licenses	29
Pine Patents	18
Water Power Leases	2
Algonquin Park Leases	32
Rondeau Park Leases	31
Bruce Beach Leases	1
Jordan Harbour Leases	28
Total	1.85

Appendix No. 15

RECORDS BRANCH 1926-27

Communications received:	
From Crown Land Agents	6,636
From Crown Timber Agents	5,860
From Mining Recorders	8,704
From Homestead Inspectors	3,007
From Superintendent Algonquin Park	484
From Superintendent Quetico Park	198
From Superintendent Rondeau Park	145
Orders-in-Council	319
Telegrams	232
All other sources	26,042
Total incoming (Minister's office and Land Tax Branch not included)	51,627
Communications sent out:	
To Crown Land and Timber Agents, Inspectors and Park Superintendents	17,775
To General Public	18,600
Circular letters re timber sales and mill licenses	3,000
Maps and blue prints by Surveys Branch	5,500
Total outgoing (Minister's office and Land Tax Branch not included)	44,875
Files:	
New files issued—General	7,084
New files issued—Accounts Chargeable	965
New files issued—Accounts free	391

Appendix No. 16

REPORT OF DIRECTOR OF SURVEYS

The following surveys were carried out under the direction of this Department during the past year:

Base and Meridian Lines

Seventh base line west, district of Kenora, Phillips and Benner, Ontario Land Surveyors, Port Arthur.

Seventh base line east, district of Thunder Bay, Beatty & Beatty, Ontario Land Surveyors, Pembroke.

Base and meridian lines near Lake Savant, district of Thunder Bay, E. L. Moore, Ontario Land Surveyor, North Bay.

Fourth base line and meridian line east of Lake of the Woods, district of Kenora, Speight & vanNostrand, Ontario Land Surveyors, Toronto.

Third base line, boundary between districts of Rainy River and Kenora, D. J. Gillon, Ontario Land Surveyor, Fort Frances.

Township Outlines

Townships in the vicinity of Lake Savant, district of Thunder Bay, H. W. Sutcliffe, Ontario Land Surveyor, New Liskeard.

Townships in the vicinity of Woman Lake, in the district of Kenora (Patricia portion), J. R. Gill, Ontario Land Surveyor, Sudbury.

Lake and River Traverse

Traverse of Lost Lake and the easterly part of Lac Seul and Root River, district of Kenora, J. S. Dobie, Ontario Land Surveyor, Thessalon.

Traverse of Shoal Lake and westerly shore line of Lake of the Woods, district of Kenora, C. R. Kenny, Ontario Land Surveyor, Sault Ste. Marie.

Traverse of shore line of Sturgeon Lake in the district of Thunder Bay, E. L. Cavana, Ontario Land Surveyor, Orillia.

Traverse of the shore of Eagle Lake in the district of Kenora, R. M. Gourlay, Ontario Land Surveyor, Toronto.

Traverse of Manitou Lakes and other waters in the district of Kenora and Rainy River, R. S. Kirkup, Ontario Land Surveyor, Fort William.

Traverse of Little Abitibi River, district of Cochrane, Alex. Matheson, Ontario Land Surveyor, Swastika.

Traverse of water route north of Lake St. Joseph in the district of Kenora (Patricia portion), H. B. Proudfoot, Ontario Land Surveyor, Toronto.

MISCELLANEOUS SURVEYS

Subdivision of part of the township of Panet near Chapleau, in the district of Sudbury, H. Matheson, Ontario Land Surveyor, Sudbury.

Survey of line between concessions 2 and 3, township of Ameliasburg, Prince Edward County, T. B. Speight, Ontario Land Surveyor, Toronto.

Survey of islands in Gananoque Lake, county of Leeds, N. B. MacRostie, Ontario Land Surveyor, Ottawa.

Ground control surveys in the districts of Parry Sound and Muskoka, J. T. Coltham, Ontario Land Surveyor, Parry Sound, and W. F. B. Rubidge, Ontario Land Surveyor, Port Credit.

Survey of town plot at Savant, formerly Bucke, district of Thunder Bay, C. E. Fritton, Ontario Land Surveyor, Toronto.

Survey of summer resort parcels on lot 3, concession 7, township of Wicklow, F. T. Webster, Ontario Land Surveyor, Peterborough.

Inspection of surveys field work, C. E. Fitton, Ontario Land Surveyor, Toronto.

Town and park lot subdivisions of lands patented subsequent to 1910, have been approved pursuant to R.S.O. 1914, chapter 34 and amendments thereto.

Sioux Lookout addition, district of Kenora.

Part of mining claim L 1437 at Kirkland Lake, district of Timiskaming.

Part of mining claim L 2553 at Kirkland Lake, district of Timiskaming.

Part of mining claims L 2566, 2672 and 1404 at Kirkland Lake, district of Timiskaming.

Municipal surveys performed under instructions with authority of the Lieutenant-Governor in Council were completed and confirmed as follows:

Survey of road allowance between lots 26 and 27, concessions 4 and 5, township of Saltfleet.

Survey of outlines certain lands adjoining Loch Lomond in the township of Blake, district of Thunder Bay.

Extract from the reports of the several surveyors employed during the year describing the country covered by their surveys will be found in appendices 21 to 34:

The following maps have been published during the year:

New edition of part of district of Timiskaming showing townships at the head of Lake Timiskaming.

24-A—Map of the districts of Kenora and Thunder Bay.

L. V. RORKE,

Director of Surveys.

Appendix No. 17

Statement of Municipal Surveys for which instructions issued during the twelve months ending October 31st, 1927

No	Name of Surveyor	No.	Date of Instructions	Description of Survey
1	J. J. Newman......	757	April 25, 1927	Survey and establish the corners of the several lots and boundaries of Goyeau Street as shown on registered plan No. 93 in the Registry Office for the city of Windsor.
2	Roger M. Lee......	758	Sept. 8, 1927	Survey and establish the concession road between concessions 10 and 11, in front of lots 19 to 24 inclusive, township of North Walsingham, county of Norfolk.
3	F. W. Farncomb...	759	Nov. 1, 1927	Survey that part of the city of London, in the county of Middlesex, bounded on the north by Huron Street, on the east by Adelaide Street, on the south by Central Avenue, and on the west by Talbot Street.
4	F. E. Patterson....	760	Nov. 14. 1927	Survey the boundaries of lots 6, 7, 8, 9 and 10, concessions 4 and 5, township of Cumberland, county of Russell.

Appendix No. 18

Statement of Municipal Surveys confirmed during the twelve months ending October 31st, 1927

No.	Name of Surveyor	No.	Date of Instructions	Description of Survey	Date when confirmed under Ont. Statutes, 1920, chap. 48, sec. 18
1	MacKay & MacKay	747	Nov. 12, 1925	Survey the road allowance between lots 26 and 27 across concessions 4 and 5 township of Saltfleet, in the county of Wentworth and to plant standard iron monuments to define the limits of said road allowance....................	Jan. 10, 1927
2	E. R. Bingham.....	749	Dec. 30, 1925	Survey outlines of certain lands in the township of Blake, district of Thunder Bay.................	Jan. 21, 1927

Appendix No. 19

Statement of Crown Surveys in progress during the twelve months ending October 31st, 1927

No.	Date of Instructions	Name of Surveyor	Description of Survey	Amount
1	Sept. 21, 1926	F. T. Webster........	Lot 3, con. 7, Wicklow.................	$300 00
2	April 11, 1927	Speight & van-Nostrand..........	Base line and meridian line, district of Kenora..............................	7,398 75
3	April 11, 1927	Phillips & Benner....	Base line, district Kenora................	7,650 00
4	April 11, 1927	J. R. Gill............	Township outlines district of Kenora (Patricia).........................	5,000 00
5	April 11, 1927	Beatty & Beatty.....	Base line district of Thunder Bay........	8,625 00
6	April 11, 1927	E. L. Moore.........	Base line and meridian lines, district of Thunder Bay.......................	5,100 00
7	April 11, 1927	H. W. Sutcliffe.......	Survey block and township outlines, district of Thunder Bay.....................	4,590 00
8	April 11, 1927	D. J. Gillon..........	Survey a base line and meridian line, district of Kenora......................	5,500 00
9	April 20, 1927	Alex. Matheson......	Traverse of Little Abitibi River, district of Cochrane..........................	1,500 00
10	April 11, 1927	E. L. Cavana........	Traverse of shore line Sturgeon Lake, district of Thunder Bay.................	4,800 00
11	April 11, 1927	Hugh Matheson......	Subdivide a block of land in the township of Panet, district of Sudbury...........	700 00
12	April 11, 1927	Roy S. Kirkup.......	Traverse certain waters in districts of Kenora and Rainy River..................	4,848 00
13	April 26, 1927	C. R. Kenny.........	Traverse Shoal Lake in Lake of Woods, district of Kenora....................	2,400 00
14	May 4, 1927	H. B. Proudfoot......	Traverse line along water route northerly from Lake St. Joseph, district of Kenora (Patricia)..........................	4,913 33
15	April 20, 1927	R. M. Gourlay.......	Traverse part of shore Eagle Lake, district of Kenora..........................	1,500 00
16	May 6, 1927	James S. Dobie......	Traverse Lost Lake easterly part Lac Seul and Root River, district of Kenora......	5,000 00
17	May 12, 1927	N. B. MacRostie.....	Survey of islands, Gananoque Lake, county of Frontenac.......................	500 00
18	May 13, 1927	Jas. T. Coltham......	Miscellaneous surveys in district of Muskoka..............................	3,000 00
19	May 13, 1927	W. F. B. Rubidge....	Miscellaneous survey in district of Muskoka	3.403 36
20	June 16, 1927	T. B. Speight........	Certain side lines and concessions, township Ameliasburg, county of Prince Edward..........................	150 00
21	May 12, 1927	C. E. Fitton.........	Inspection of surveys, 1927..............	3,902 50
				$80,780 94

Appendix No. 20

Statement of Crown Surveys completed and closed during the twelve months ending October 31st, 1927

No.	Date of Instructions	Name of Surveyor	Description of Survey	Amount Paid
1	May 14, 1926	C. E. Fitton	Inspection of surveys	$1,255 24
2	May 7, 1926	D. J. Gillon	Retrace easterly boundary of Quetico Park, district of Rainy River	2,998 02
3	Mar. 23, 1926	Phillips & Benner	Survey base line and meridian lines, district of Rainy River	1,750 62
4	April 29, 1926	T. J. Patten	Survey east boundary of Hudson Bay Co., at La Cloche River, district of Sudbury	1,012 96
5	May 1, 1926	J. S. Dobie	Traverse upper waters of Allanwater and Ogoki rivers, district of Thunder Bay	3,994 40
6	Nov. 22, 1926	Arch. Gillies	Survey of township Shaw, district of Cochrane	2,541 42
7	Mar. 19, 1926	J. R. Gill	Survey base line and meridian lines, district of Patricia	3,638 85
8	Mar. 2, 1926	Speight & van-Nostrand	Survey base line, district of Patricia	2,414 62
9	May 1, 1926	C. R. Kenny	Traverse Trout Lake and river, district of Patricia	2,395 86
10	July 28, 1926	C. R. Kenny	Survey summer resort lot 4, con. 1, Striker, on Lake Louzon, district of Algoma	342 13
11	Sept. 27, 1926	Phillips & Benner	Subdivide block of land at Nakina, district of Thunder Bay	2,005 91
12	June 23, 1926	J. T. Coltham	Traverse Oxtongue Lake, township of McClintock, Traverse Clear Lake, township of Ridout	1,603 00
13	May 14, 1926	C. E. Fitton	Survey addition to Macfarlane, district of Kenora	30 00
14	May 3, 1926	E. L. Moore	Survey northeasterly part township of Wicksteed, district of Algoma	3,340 91
15	May 11, 1926	W. F. B. Rubidge	Traverse part north shore Lake Nipigon, district of Thunder Bay	3,128 49
16	Mar. 12, 1926	H. W. Sutcliffe	Survey township outlines, district of Patricia	4,686 70
17	May 6, 1926	E. L. Cavana	Traverse certain waters Quetico Reserve, district of Rainy River	1,722 84
18	Mar. 23, 1927	E. W. Neelands	Survey part line between 2nd and 3rd concessions, township of Skead, district of Temiskaming	189 80
19	April 29, 1926	C. H. Wilkins	Survey town plot at Gold Pines, district of Kenora (Patricia)	2,183 67

Appendix No. 20—Continued

No.	Date of Instructions	Name of Surveyor	Description of Survey	Amount
20	May 13, 1926	T. G. Code..........	Traverse Little Abitibi Lake and River, district of Cochrane..................	524 47
21	May 18, 1927	C. C. MacLennan....	Investigate water power possibilities on the English River, district of Kenora.......	2,103 94
22	May 4, 1927	E. L. Moore.........	Survey cottage lots in township Olrig, district of Nipissing.....................	175 40
				$44,039 25

Appendix No. 21

Extract from report of Speight & vanNostrand's survey of base and meridain lines district of Kenora, 1927.

GENERAL FEATURES

The area drained through Whitefish River into Lake of the Woods occupies roughly the quadrilateral enclosed by lines drawn from the east of our base line to the respective north and south ends of our meridian, and from those points to our intersection with O. L. S. Niven's 7th meridian. The surface throughout the area is broken but the hills for the most part are seldom more than seventy to eighty feet high. Our line crossed, however, a ridge west of Fishhawk Lake, some three hundred feet in height, from which an extensive view of the surrounding country could be obtained and our meridian ended at Niven's base line on the summit of a somewhat similar eminence. Very broken ground was encountered immediately east of Sturgeon Lake. No river, in the usual sense of the word, exists in this area. Drainage is effected through a series of lakes in each major valley. Lake Rowan in the central part of the basin is the largest of the lakes, though Atikwa Lake in the northern part is almost as large. Smaller lakes are almost innumerable.

About two miles west of O. L. S. Niven's 7th meridian, our line reached the Lake of the Woods, and after crossing Whitefish Bay, was carried across the Aulneau Peninsula. The peninsula is of the same general character as the country to the east consisting of rocky ridges varied here and there by a lake or an occasional spruce swamp.

SOIL

Little agricultural land was seen, a few small areas near O. L. S. Niven's 7th meridian and east of Whitefish Lake being the most promising. Elsewhere the rock, if not exposed was buried for the most part under deposits of boulders, gravel or sand.

TIMBER

The merchantable white and red pine was cut off the lands crossed by our lines many years ago. At Rainmaker Lake we did notice however, some groves of red pine which had not been cut, owing presumably to difficulty in driving the logs.

At present the Keewatin Lumber Company has several camps for cutting pulpwood and jack pine in the territory adjacent to our lines. The camp headquarters are at the head of Whitefish Bay. The best pulpwood seen from our lines, lies to the east of Atikwa Lake, where there is a stand of mature timber, mostly spruce and jack pine, which should yield a very profitable cordage. South of Lake Rowan the forest is largely poplar and birch about thirty-five years old. Along the base line, most of the timber has been destroyed by fire within the last twenty-five years. On the Aulneau Peninsula fire of more recent date burned over practically all of the part visible from our lines. The fire has been followed by second growth, now about fourteen years old. Numbers of trees not common in New Ontario are found on islands in Lake of the Woods. We noted oak, elm, ironwood, basswood, hawthorn and plum along our line. With the exception of the elm these are, however, quite small and scrubby.

ROCK

East of Fishhawk Lake, north of Rainmaker Lake, and west of Russell Island in the Lake of the Woods, the rock is Huronian. The rock in the central and northern portions is of Keewatin formation. Twenty-five years ago considerable attention was given to this territory by prospectors looking for gold and some minor development work was done on a number of claims. Nothing permanent resulted however. More recently, interest in the rocks of this region has revived as it has been found somewhat similar formations in other parts of Northern Ontario have yielded valuable returns.

WATER POWER

Small water power developments are possible at the outlet from Rowan Lake, where there is a drop of about thirty feet, also at the outlet from Denmark Lake. There is a beautiful falls about one and a half miles below the outlet from Atikwa Lake, where there is a sheer drop of approximately forty feet into Cascade Lake. The volume of the water at this point, is, however, comparatively small.

CANOE ROUTES

Ready access to the east end of our line from the Canadian Pacific Railway at Dinorwic or Wabigoon is had by way of Gold Rock Portage. This portage is the only one of any length involved and, as stated earlier, a wagon is at present available for transport across it. No route seems now to be maintained from Manitou Lake westward. Enquiry among the Indians failed to locate any who were familiar with a route across to the Lake of the Woods watershed. Our canoes were therefore taken back to Wabigoon and thence by rail to Kenora. A regular transport service is maintained from there to Whitefish Camp by Mr. Anton Vick. From Whitefish it was possible to go east to Fishhawk Lake, south to the end of our meridian line and north to Atikwa Lake, by easy canoe routes. The chart of Lake of the Woods published by the Department of Marine and Fisheries supplemented by buoys, greatly facilitated travel on that lake.

FISH AND GAME

Moose and red deer were seen during the summer and the red deer particularly were plentiful. The remains of an unusual number of carcasses however, were noticed in the woods, suggesting unfavourable conditions during the previous winter. Numbers of beaver houses were noticed in the less accessible areas and there seemed to be more of the animals than in the districts travelled by us during the preceding year or two. Bear were occasionally seen on the western part of the work. Partridges were still very scarce, but the broods were somewhat larger than those noticed during the past two years. The members of the party made good catches of lake trout in a number of the lakes and in most of the lakes readily obtained pickerel and pike.

Appendix No. 22

Extract from Report of Ontario Land Surveyor R. M. Gourlay, survey of Eagle Lake district of Kenora, 1927.

PHYSICAL FEATURES

The shore line of Eagle Lake is typical of the Kenora Lake district, steep and rocky. All the rivers met with except Eagle River, flow into the lake and these are bounded by muskeg shores.

Eagle River flows north into Wabigoon River in Sanford township.

The height of land crosses the forty-three chain portage between Beaverhouse Lake and Line Lake near Niven's base line. The level of the lake, taken from the base of rail at Vermilion Bay, was found to be 1,194 feet or nearly two feet higher than normal. Evidence of the high water is shown in one of the photographs.

TIMBER

The prevalent growth is jack pine and spruce with much poplar and birch. In many places there is a heavy growth of red and white pine from ten inches to twelve inches. On the whole the state of the timber is very good. No burnt area of recent years was noted except on the south shore of Niven Bay where brule covers an area of a few hundred acres.

Reforestration of jack pine and spruce occurs in many places. That and the state of the pine is shown on the photograph.

No lumbering is being done at the present time, but the Dryden Pulp and Paper Company have three camps on the lake. These camps, however, at the present time, are unoccupied.

SOIL

With the exception of the Indian Reserve and the land along the northern shore of the lake, little clay was noticed. The land bounded by Brule Narrows, White Clay Narrows and Niven Bay to the south, is a clay peninsula.

The southerly parts of Muskeg Bay, Midway Bay and Meridian Bay, the length of Meander Creek, Froghead Bay, Straight Lake and Beaverhouse Lake lie in a clay country. It would appear, therefore, that much of the land north of Niven's Base line to the south shore of Eagle Lake is free from rock.

MINES AND BUILDINGS

Grace Soapstone Quarry owned by the Grace Mining Company of Buffalo, is located on the west shore about three miles northwest of Muskeg Bay. Work was stopped at this mine in May of the present year, but it is reported that operations will commence again in the Spring of 1928. A mill and well equipped camp has been erected on the property.

The same Company own the Grace Gold Mine located about one-half mile south of the quarry. A shaft has been sunk 135 feet and in the mine one level has been opened up. In addition to the shaft a tunnel has been driven into the hill 160 feet and a stamp mill erected. This mine was also idle at the time of my visit and both in charge of a caretaker.

On the west shore of Meridian Bay is located the property of the Meridian Bay Mining Company. A shaft has been sunk and buildings erected, but this mine has not been in operation for a number of years.

The Eldorado Mine on Claim M.H. 127 on the west shore of the lake owned by the Northern Light Mining Company, has a shaft sunk, but it has filled with water and from the appearance of the buildings there has been nothing done there for a long time.

Ties were made to mining claims where they were found. With a little difficulty each of the mining claims mentioned in the instructions were located and tied in to the traverse.

BUILDINGS

There were two fish camps operating on the lake during the year. One on Portage Bay operated by Stevenson and one operated by Ball on the south shore of Temple Township. These fisheries are reported to be successful, much fish being shipped to western points.

An Indian graveyard is located near the outlet of Barren Brook on the west shore of Osbourne Bay. The four graves had been recently replenished with tobacco and matches by the Ojibways from the Reserve.

There is also the grave of a child, Martin, on an island northeast of Muskeg Bay. The father of the child kept a fox ranch there, but he abandoned the occupation last year.

Appendix No. 23

Extract from report of traverse of Trout River and lake by C. R. Kenny, District of Kenora, Patricia portion.

TROUT RIVER

In connection with the hydraulic features of Trout River, upstream from O.L.S. Dobie's post No. 50, the following information is from my traverse survey as shown on sheet one. The starting point is at the foot of a rapid with a drop of seventeen feet at high-water stage in a distance of twenty chains. Following up stream from the head of this rapid northeasterly aboout three miles, there are rapids and falls about twenty chains in length with a total drop of fifty-one feet at high-water stage, this being distributed in a series of cascades, the river dividing into two main channels with two islands each about fifteen chains in length and six chains in width. There does not appear to be a possibility of any economic power development here at reasonable cost. Up stream from this again, about thirty chains, is a rapid with a drop of six feet distributed over a distance of twenty chains. Above this the river has easy current for four and one-half miles to a short rapid with a three-foot drop. From this again it is about three and one-half miles to the junction of Woman Lake River. Three miles north of this again is the junction of the Joyce River. The current through this distance is moderate. About a mile above this junction there is a rapid ten chains in length and having a fall of sixteen feet. Fifteen chains above this rapid is one five chains in length with a drop of twenty feet. From here the river is very crooked with east flow for a distance of about three and one-quarter miles to a rapid and falls with a total drop of forty-four feet. There appears to be a good location here for power development by a dam at the head and running a penstock line parallel to the east of present river channel. Watershed area at this point would be approximately 400 square miles. From the head of the last-noted falls down stream to O.L.S. Dobie's post No. 50, the river has a total fall of about 160 feet in a distance of about twenty miles. The river traverses through banks of clay and sand with occasional outcroppings of rock, noticeable principally at falls and rapids.

From the junction of Woman Lake down stream the country adjacent to Trout River and for miles about has been swept by fire and the timber destroyed, which has since grown up with small poplar and birch.

From the junction of Woman Lake River up stream to Little Trout Lake, the timber consists chiefly of poplar to 12-inch, birch to 10-inch, spruce to 12-inch, and balsam to 8-inch.

JOYCE RIVER

Joyce River joins Trout River about three miles north of the junction with the Woman Lake River. It is a small stream, varying in width of from one to three chains, and having a total length from Lake Joyce to its mouth of about nine miles, with a fall through this distance of fifty-six feet. It traverses through banks of clay and sandy soil, with considerable showings of granite rock, and has a watershed area of probably less than fifty square miles. Timber along the river and for miles about has been burned, leaving the country almost barren.

This river is navigable for large canoes at ordinary water stage, and has only four good short portages, lately cut out, to encounter, making the route easy to travel to this section of the country.

JOYCE LAKE

Joyce Lake has about twenty-three miles of shore line and thirty-eight islands. It has clear water and of moderate depth. The shores are rocky, overlaid with clay and sandy soil, and the banks vary in height of from three to eight feet.

The country in the vicinity is of clay and sand, with considerable outcroppings of granite rock. The timber consists chiefly of very good areas of spruce to 15-inch, poplar, birch, and balsam. There are also large areas of country carrying jack pine timber of merchantable size.

LITTLE TROUT LAKE

This lake has a shore line of about thirty-five miles and twenty-four islands. Its water, which is deep and clear, empties into Trout River. The shores are generally rock and boulders, overlaid with sand and clay soil. The surrounding country about the lake, except the district to the south, which has been burned, appears to be well timbered with poplar to 15-inch, birch to 10-inch, spruce to 15-inch, balsam to 8-inch, and scattered areas of jack pine to 15-inch.

Little Trout Lake is connected on the westerly shore with Otter Lake by a narrow neck of water about two and a quarter miles in length.

OTTER LAKE

Otter Lake empties its waters into Little Trout Lake. It has about ten miles of shore line and three islands. The water in the lake is clear and of moderate depth. The beaches are strewn with boulders and the banks are from three to five feet in height, made up of clay and sandy soil with considerable outcroppings of rock.

The country in the vicinity of the lake is of clay and sandy soil, timbered on the easterly side with goodly quantities of spruce to 12-inch, poplar, birch to 12-inch, and balsam. Here and there will be found ridges of gravel and sand carrying jack pine timber to a merchantable size.

The country to the west of the lake has been recently burned over, and the timber destroyed, and has since grown up with small poplar and birch.

Otter Lake connects Trout Lake by a small stream, varying in width of from four to fifteen chains and three-quarters of a mile in length.

TROUT LAKE

This lake is one of the largest bodies of water in this district, having about one hundred and eighty miles of shore line and comprising an area of about one hundred and thirty square miles. There are many islands, some of which are as large as three square miles, generally rocky, overlaid with clay or sandy soil, usually well timbered with spruce, poplar, birch, balsam, cedar and jack pine of good size.

I did not attempt to make surveys of any of the islands, except to locate those close by in traversing shore line; even so, time would not permit this being done as the northeast section of the lake contains a mass of islands other than those shown on previous maps. I wish to say that during the course of the season's survey covering this report, I have been well guided by the map of the Red Lake district, compiled from aerial photographs by the Royal Canadian Air Force, which in detail is excellent. The northeasterly part of Trout Lake does not appear to have been photographed, and, it will be noted on plan accompanying this report, the change which has taken place. Those islands which are located and mapped by the Royal Canadian Air Force appear to be in their proper positions and detail of their shore line good.

The lake in general is clear water throughout, and of sufficient depth to navigate with large boats. The banks are of clay and sandy soil, varying in height of from three to fifteen feet. The shores are usually rocky, with stones and numerous large boulders.

The country surrounding the lake is rolling, with soil of clay and sand, and occasional outcrops of granite rock.

Except for a few small areas of the district to the south of the lake which has been burned, there are good stands of timber, principally spruce to 15-inch, together with poplar and birch to 15-inch, balsam, and gravel and rock ridges carrying merchantable jack pine.

Appendix No. 24

Extract from report of H. W. Sutcliffe, Ontario Land Surveyor, 1926, Township outlines in district of Kenora, Patricia portion.

TIMBER

Generally speaking, this area is well timbered with spruce, poplar and birch, and in some sections a considerable amount of good jack pine, but there are some old burnt sections. It would appear that a fairly large part of Heyson township was burnt over fifteen or twenty years ago. There is also old brule in the southeast and northeast parts of the township of Bateman as well as in the southeast part of Ranger. In these old burnt areas a large amount of second-growth poplar, birch and jack pine are found, but in some parts the spruce regeneration is fairly good. The section east of Gull Rock and Moose lakes was the poorest timbered area we saw. The balance of the unburnt area, however, was exceptionally well-timbered for latitudes so far north. I had the opportunity of taking an aeroplane trip over the country and my impressions were that the entire section, generally speaking, is well timbered. The country is so well watered by lakes and streams that the timber resources should have a real future value.

SOIL

While this area is generally looked upon as a mining section, there are some areas which could be considered good agricultural land, particularly the area east of Red Lake. There is considerable rock north and south from Red Lake, but with small areas of good soil between the rock sections, just as is true in Porcupine and some of the other gold-mining sections which, when abandoned as mining sections, will provide fair agricultural areas.

WATERCOURSES

There are innumerable lakes with numerous small and large streams, many of which can be navigated by gasoline boats, and which, besides providing a convenient means of transportation, will make it easier taking out the timber, and later, draining the soil.

ROCK FORMATION

I shall not attempt to submit anything on this, as your geological surveyors were busy getting this data.

ANIMAL LIFE

In the Red Lake section and on the water route to the steel, a considerable number of red deer were seen. Moose were apparently more plentiful in the vicinity of Moose Lake and Gull Rock Lake than elsewhere in that locality. Bears were in evidence though we did not see any.

Fish are plentiful, particularly pickerel and pike. Lake trout are plentiful in Red Lake. The Indians told me they get them up to forty pounds.

Appendix No. 25

Extract from report by Ontario Land Surveyor D. J. Gillon, dated 1926, of east boundary, Quetico Park, district of Rainy River.

Acting under instructions, dated May 7th, 1926, to retrace and report the southerly part of the boundary line between the districts of Rainy River and Thunder Bay, which forms the east boundary of Quetico Park, the survey was commenced on May 21st, when the party left Fort Frances and camped near Quetico Station by Windigoostigwan Lake, from the north shore of which lake the work was begun.

Traces of the old line were found on the south shore of Windigoostigwan Lake, and on projecting the line north, the original stone mound and bearing tree were found on the north shore of the lake. The line once established, there was no further difficulty in retracing it. In the entire thirty-six miles only two posts were missing, the 27th at 27M-32.00 c. above mentioned, where the iron post could not be found, and the 28th, where there was no trace of the original post.

The original iron post at the south end of Sewell's line on Saganaga Lake is not now in a cairn of stones as described in the original notes, but is set in a hole drilled in the rock.

The whole of the country through which the line runs may be described as very high, rough and rocky. Hills, from 200 to 300 feet in height, are crossed, the line running in some places along precipitous side hills. No land of any agricultural value is crossed by the line.

The line passes through some white, red and large jack pine timber in the first mile south from Sewell's base, and in miles 1, 2, 3, 14 and 15 north of Sewell's base. Niven's line north from the 16th mile runs through old brule, covered with a very dense growth of jack pine about twenty-eight years old. Sewell's line south of Saganagons Lake also runs through brule covered with second-growth jack pine, birch, and spruce.

All original posts were renewed, the new posts being planted at the exact points where the old posts were found. The stone mounds were rebuilt where they had fallen. A stone mound was built at the 25th mile post, and a new post and stone mound placed at the 28th mile. New bearing trees were marked as shown in the notes.

Standard posts were planted on the line in the following positions: (1) Replacing the 27th mile post. (2) On the south shore of Windigoostigwan Lake. (3) On the south bank of the Kawaiagamak River. (4) On the north shore of Saganagons Lake. (5) On the south shore of Saganagons Lake.

Niven's line was retraced north from Windigoostigwan Lake to the 30th mile post; south from Windigoostigwan Lake to the 16th mile post north from Kawaiagamak River to the 16th, and south to the 6th mile post; and completed, north from Sewell's base. No triangulations were made between Bitchu Lake and the 6th mile post, as all the posts were found in position from chainage between the lakes.

Sewell's line was retraced north and south from Saganagons Lake. No posts were planted at the odd miles on this line as only the iron posts are shown in the original notes, these posts all being found.

Appendix No. 26

REPORT OF SURVEY OF OGOKI RIVER AND LAKE EXPANSIONS, DISTRICT OF THUNDER BAY

Thessalon, Ont., March 15th, 1927.

SIR,—In accordance with your instructions, dated May 1st, 1926, I have made a survey of waterways tributary to the Ogoki River, and beg to submit the following report:

The survey was commenced at Collins Station on the Canadian National Railway, and, after traversing Trout Lake at Collins Station, the survey was carried through a chain of small lakes to Smooth Rock Lake. After making a traverse of Smooth Rock Lake, the survey was continued up Wabakimi River and through Lower Wabakimi Lake to connect with the survey of 1925. Berg's River, which forms the main outlet to Smooth Rock Lake, was also traversed to the point where the survey of 1925 was discontinued. The survey was then carried through a chain of small lakes forming a canoe route from Lone Breast Bay on Smooth Rock Lake to Whitewater Lake. The north side of the west part of Whitewater Lake, which was not surveyed in 1925, was traversed and a traverse made of both the north and south sides of the easterly part of Whitewater Lake. The Ogoki River, between Whitewater and Whiteclay lakes, was traversed, and a survey was also made of Whiteclay Lake.

From the lower end of Whiteclay Lake to Waboose Falls, on the Ogoki River, a traverse has been made by Clayton Bush, O.L.S., acting for the Ontario Hydro-Electric Power Commission. My survey was carried to the point where it was possible to connect with the survey made by O. L. S. Bush, after which the party was moved down the Ogoki River to Waboose Falls, where O.L.S. Bush had started his traverse.

From this point a traverse was carried through to Ombabika Station, on the Canadian National Railway, via Ogoki River, Otter Creek, Kapikitongwa River, Summit Lake, Cross Lake and Ombabika River with its various lake expansions.

The method of conducting the survey was by transit and stadis, checked by triangulation from stadia-measured bases, as described in previous years. Every effort was made to reduce the errors in reading distances to as near an absolute minimum as possible, and the use of a transit with a telescope sufficiently powerful to permit of observations being taken on polaris at any time of the day made it possible to almost eliminate azimuth errors.

On account of the manner in which mapping from aerial photographs has developed within recent years, and as it was the intention of the Dominion Air Board to at once photograph the territory through which this survey was to be conducted, it was not considered advisable to go into as great detail as in former years in mapping out the shore line. It was considered that the traversing of numerous islands and of many deep bays and channels could be dispensed with and the details of these features plotted from the aerial photographs when required. The result was that the work was materially speeded up and much more ground was covered than would otherwise have been possible. The plans of the survey as performed give a representation of the main features along the line of traverse that is sufficiently accurate for all present requirements. The survey as a whole was so carried out as to form part of the aerial photographs covering the territory for a considerable distance on either side of the line of the traverse.

Posts were planted at intervals of about a mile apart and marked consecutively as in previous years. As no attempt was made, however, to systematically survey all the islands in the lakes and rivers traversed, the islands were not numbered and no monuments were planted on them except in a few cases where a regular post was more conveniently planted on an island than on the main shore.

Levels were taken at all falls and rapids and across portages connecting different waterways when necessary. All elevations were based on Geodetic Survey Bench Mark No. 1035, being a bolt set in the concrete foundation of the Canadian National Railway water-tank at Collins Station. The elevation of this bench mark is 1263.8698 feet, A.S. Levels were not carried over large bodies of water, but on ascertaining the area of a lake, a water gauge was established, so that if the water level changed before any further levelling was necessary, the change in level could be properly allowed for. In long stretches of river, differences in level were estimated. The elevations given on the plans are, therefore, only approximately correct, but they are sufficiently accurate for all practical purposes for some time to come.

From Collins to Smooth Rock Lake, the traverse was carried along the regular canoe route through a chain of small lakes which were traversed in passing. The shores of these lakes are mostly high and rocky, and the country is nearly all burnt over, the only timber left being some comparatively small areas of spruce, jack pine, birch and poplar, etc., which have escaped the fires.

Smooth Rock Lake is a large, irregular sheet of water with many deep bays. There are a great number of islands, one very large one being about twelve miles long. The country around the southern part of Smooth Rock Lake is generally high and rocky and has been largely burnt over. There are many areas of second-growth timber of varying ages, and much good spruce and jack pine scattered here and there throughout.

Wabakimi River enters the west side of Smooth Rock Lake well up towards the northern end. This river is about three miles long and has several small lake expansions, separated by river stretches with either rapids or fast current. The total drop between Wabakimi Lake and Smooth Rock Lake is thirty-two feet. A short distance up from Smooth Rock Lake there is a fall of about seven feet with steep rocks on either side. It appears as though it might be possible to concentrate most if not all of the drop from Wabakimi Lake at this point. It would require considerable contouring to determine definitely if this is possible, but it is quite evident that a water power of considerable magnitude can be developed here.

Inasmuch as the survey of the Ogoki River in 1925 indicated that there is no place below Wabakimi Lake where the falls at the numerous rapids can be concentrated, it is suggested that a possible solution of the problem of power development on this portion of the Ogoki River would be to construct a dam at the point where the Ogoki River runs out of Wabakimi Lake and divert the flow into Smooth Rock Lake via Wabakimi River, and concentrate as much of the head as it is possible to develop at the falls near the mouth of Wabakimi River.

A water power reserve of 48.75 acres was laid out at this point, the boundaries being posted near the three shores of the river but the lines were not cut out on the ground.

The main outlet of Smooth Rock Lake is Berg's River, which flows out of Outlet Bay in a northerly direction to join the Ogoki River. This river was traversed to the bottom of the first rapids above Ogoki River, where a connection was made with the survey of 1925. Where Berg's River leaves Smooth Rock Lake there is a heavy rapids, followed by another one a short distance down stream, the total fall being nearly seventeen feet. These rapids are passed by a portage seventeen chains long, which leaves Smooth Rock Lake about half a mile west of the outlet. Berg's River is a fine stream with gentle current and only a few short, easy portages. The banks are largely sandy and most of the timber is second-growth jack pine.

A water power reserve of 236.0 acres was laid out at the outlet of Smooth Rock Lake. There is another fall of about eight feet a couple of miles down stream, and while the banks are too low to permit of the whole fall being concentrated here, a careful survey might disclose some means whereby this fall could be added to the one at the outlet of Smooth Rock Lake.

The traverse was carried up Caribou Bay to the point where Caribou River enters. Caribou Bay is a long, narrow bay nearly ten miles long. For several miles from where it branches off from Smooth Rock Lake, Caribou Bay is shallow, with low, grassy shores, but the country generally becomes higher as one proceeds east, and where the meridian line run by O.L.S. Benner in 1920 crosses, the country is rocky and rough. Great areas of burnt country occur, with considerable areas of spruce, jack pine, poplar, birch, etc., that have escaped the fire.

Lone Breast Bay runs for about ten miles to the northeast from the main body of Smooth Rock Lake, and from its extremity a small stream runs out and flows through a series of small lakes, finally emptying into a bay on the south side of Whitewater Lake. A well-travelled canoe route with five portages passes through these lakes. Lone Breast Bay has low, stony shores for the greater part and the survey was rendered rather tedious on account of many cedar trees overhanging the water, which necessitated considerable cutting. There is more green timber as one goes farther north, and much good spruce, jack pine, white birch, etc., was seen in this area. The country becomes much rougher as the end of Lone Breast Bay is approached, and on the south side of Whitewater Lake there is a range of hills from two to three hundred feet high.

The stream leaving Lone Breast Bay is a high-water outlet to Smooth Rock Lake, and in dry seasons the flow is very small. Whitewater Lake is approximately forty-eight feet lower than Smooth Rock Lake, and it is possible that a power concentration could be worked out by constructing a dam at some suitable point between Smooth Rock Lake and Whitewater Lake and piping the water to a site for a powerhouse on Whitewater Lake. This would require the construction of a dam at the point where Berg's River leaves Smooth Rock Lake.

No attempt was made to investigate in detail the various phases of the different power possibilities which have been mentioned in this report and they are merely mentioned as possible solutions which will, no doubt, be intensively studied at some future time when power development in this section becomes a live question.

Whitewater Lake is a large sheet of water with many islands both large and small. A short distance east of where the meridian line run by O.L.S. Benner in 1920 reaches the south shore of Whitewater Lake, there are a number of islands and in some of the channels between these islands there is a strong current due to a slight difference in elevation between the east and west parts of the lake.

The south shore of Whitewater Lake is generally high and rocky and the timber is largely old second-growth spruce, jack pine, birch, poplar, etc., with some areas of older timber. The east side of the lake is more sandy and the general relief lower while the timber is much the same. The north shore is very irregular, mostly rocky, with several deep marshy bays. There are many beautiful sand beaches, particularly on the easterly part of Whitewater Lake.

The Ogoki River flows out of the northeast end of Whitewater Lake and enters Whiteclay Lake a little more than nine miles down stream. The river flows with a sluggish current through a rolling, sandy country timbered largely with jack pine of varying ages. While the current is generally sluggish, there are two falls over eight feet each. The first falls occurs in two rapids a short distance apart. There are two portages both on the south side. There is, however, a single portage over an island which is considerably used, but there is some rough water to be navigated at the foot of it. About three miles down stream the lower falls occurs. This is also passed by a good portage on the south side.

Water power reserves were laid out at each end of these falls. There is a total difference in elevation between Whitewater and Whiteclay lakes of approximately eighteen feet and it is possible that this could all be concentrated at the lower falls.

Whiteclay Lake is a long, narrow lake about twenty-eight miles in total length. From a deep bay at the northeast end, a well-travelled portage route leads to the Albany River and is said to pass through larger lakes. The shores of Whiteclay Lake are generally rocky, but there are some long sand beaches, and on the north side of the main body of the lake the shore is nearly all sand and the water is so shallow that in places landing from a canoe is difficult. There are large areas of sandy country on which the prevailing timber is second-growth jack pine. There is, however, much mature timber suitable for pulpwood.

At the east end, Whiteclay Lake narrows down and for a couple of miles is like a river, with steep, high rocks, often precipitous, on either side. Near the lower end of this stretch the survey was connected with the traverse made by O.L.S. Bush, as previously stated.

From Whiteclay Lake the party moved down the Ogoki River to Waboose Falls, a distance of about thirty miles, where a start was made from the lower end of the traverse made by O.L.S. Bush.

From Waboose Falls the Ogoki River flows in a generally easterly direction through a rolling, sandy country. The river is four to five chains wide with a sluggish current, and is broken at several places by rapids and falls. There are three portages but at two of these the rapids can be run by light or partly-loaded canoes. The last one is Island Falls and a portage is necessary here, as there is a steep pitch here of over six feet.

The river drops twenty-two feet from the foot of Waboose Falls to the bottom of Island Falls, but there does not appear to be any point where this can very well be concentrated.

About six miles below Island Falls, the Ogoki River bends sharply to the north; Otter Creek enters from the south. The canoe route to Ombabika leaves the Ogoki River and follows Otter Creek for about four miles to where a small creek enters on the east side from a rather extensive area of marsh and muskeg. This creek is rather tedious canoeing as it is shallow and very crooked in places, and in order to carry the traverse through it was necessary to leave the creek and cut a line through the woods for about a mile and a half. This creek runs from a narrow lake which is extremely shallow at the west end. It is said that there is great difficulty in navigating this creek in dry seasons.

This lake is followed by another small lake after a nine-chain portage, and then a fifty-chain portage leads over sandy and stony country to a large lake, from which another crooked creek flows to the Kapikitongwa River. The fifty-chain portage referred to above is over the divide between the waters flowing to the Ogoki and Kapikitongwa River.

The Kapikitongwa River is a couple of chains wide and flows with a sluggish current for several miles, but the flow of water is very small. The banks are very low and marshy and for some distance as one goes upstream, but the ground gradually rises and considerable clay appears along the banks. From the point where the canoe route enters the Kapikitongwa River to the first portage is twelve miles. Nine and a half miles further upstream, the route leaves the Kapikitongwa River and goes up the Powatik River, a small stream which flows through swampy country from Summit Lake. There are three portages and two small rapids on the portion of the Kapikitongwa River traversed, and three portages and one small rapid on the Powatik River.

Summit Lake is about three and a half miles long. It is so shallow that it is with difficulty that it is crossed by canoes even when the water is moderately high. The shores are very low and soft and it was a matter of great difficulty to carry the survey across it. In some cases stakes ten feet long had to be driven to make supports for the transit, and platforms of logs were built around the instrument to minimize the vibrations. Fortunately, observations were possible at both ends of the lake.

Summit Lake is on the divide between the waters flowing to James Bay and to Lake Superior, and a small, sluggish stream flows southerly through a wet marshy country for a distance of a little over four miles to where it enters Cross

Lake. Cross Lake is the largest lake between the Ogoki River and Ombabika. From a long bay running to the east, a short portage leads to Willet Lake, another long, narrow lake running nearly east and west. The traverse was carried into Willet Lake and up Willet Lake for a distance of about four miles to connect with the east boundary of the Nipigon Forest Reserve, which was run by O.L.S. Benner in 1916.

From Cross Lake the survey runs down Ombabika River and through three small lake expansions to the railway station at Ombabika. Between Cross Lake and the road leading from the river to Ombabika Station there are two portages and one small rapids where a portage is sometimes necessary.

From the Ogoki River to Ombabika, the country, as seen from the canoe route, is generally low and swampy. There is, however, some high, rocky country around Cross Lake. There is much second-growth, but on the whole the timber resources of this territory are very valuable as there is much spruce suitable for pulpwood all along the route.

There are no water powers of any importance as the flow in all of the streams is very small.

Throughout the whole of the territory surveyed, the timber resources are probably greater than would appear from any inspection that could be made while carrying on the survey. It is invariably found that when one travels into the woods the timber looks better than it does from a canoe.

North of Collins, and for a considerable distance down Smooth Rock Lake, the fires have wrought terrible havoc. As one gets farther north, however, signs of recent fires disappear and the country is generally covered with green timber of varying ages. Many of the second-growth areas are approaching the age when the timber will be suitable for pulpwood and other purposes. The field notes show remarks entered wherever possible as to the general appearance of the timber as seen from the canoes, and these notes have been entered on the plans which accompany this report to as great an extent as possible, so that a reference to the plans will give a fair idea as to the timber resources of the country in greater detail than is possible in this report.

There are no large areas of land suitable for agriculture. Along the Ogoki and Kapikitongwa rivers there are some small stretches of clay and sandy loam, but these areas are too small to be of any great importance.

The prevailing geological formation is granite, which covers about ninety per cent. of the country traversed. From the mouth of the Powatik River to Cross Lake, however, wherever rock exposures occur, they appear to belong to the Keewatin series, and it is possible that careful prospecting would be rewarded. There is also a small area of diabase which probably belongs to the Keweenawan series of rocks, which occurs extensively around Lake Nipigon.

There are no areas of pronounced local magnetic attraction. The local magnetic variation is about one and one-half degrees to the west in the region north of Collins, decreasing to one degree at Whitewater Lake, and is practically zero over the area between the Ogoki River and Ombabika.

Fish of the usual varieties are fairly plentiful in most of the lakes, pike and pickerel predominating. Some fine lake trout were taken with a troll in Smooth Rock, and whitefish are said to be plentiful in the larger lakes. Speckled trout of good size occur in the Ogoki River at Waboose Falls. Moose are fairly plentiful, and a few deer and caribou were seen during the season. Beaver have almost disappeared and partridge are very scarce.

Herewith are the usual returns of the survey, consisting of field notes and two plans on tracing linen on a scale of twenty chains to an inch. Also my account in triplicate, together with the usual affidavits.

Trusting that this will be satisfactory,

Your obedient servant,

James S. Dobie,
Ontario Land Surveyor.

The Hon. The Minister of Lands and Forests,
Toronto.

Appendix No. 27

Extract of Report of E. L. Cavana, O.L.S., traverse lakes and rivers in Quetico Park, districts Thunder Bay and Rainy River.

Orillia, 10th February, 1927.

Sir,—In accordance with instructions from your Department, of date May 6th, 1926, beg to report that surveys were completed of lakes, rivers and portages in Quetico Park, in the districts of Thunder Bay and Rainy River, as follows: Windigoostigwan Lake, French Portage, French Lake, Pickerel Lake, Pickerel River, Beg Lake, Bud Lake, Fern Lake, Pike Lake, Dore Lake, Sturgeon Lake, Tanners Lake, Maligne River, and part of Lac La Croix to the international boundary, embraced within the scope of said instructions and returns completed within the period, June 5th, 1926, and February 10th, 1927.

Particulars of the nature of the country, timber, location of portages and rapids are noted on the plans. Posts numbered consecutively from 1 to 126, from Quetico Station to Lac La Croix, were planted at prominent points indicated on accompanying plans, being of cedar or pine, well driven in the ground where possible, and surrounded by stone mounds. The country throughout is of an undulating, rough and broken rocky formation, rocky ridges. Sand occurs occasionally, and traces of clay along creek bottoms. The rock is granite. The timber is scattered, getting larger and more thickly wooded in the west and consisting chiefly of poplar, banksian pine, and birch, a few spruce, and scattered Norway and white pine. There are a few small stands of Norway and white pine. The water of Pickerel Lake is held up three to four feet above normal by lumber company dams at the outlet of Pickerel River, and partly diverted into Batchewaung Lake, making it more difficult to traverse these shores.

Bear, moose, and red deer were frequently seen. Mink, muskrat and beaver were plentiful, with abundance of fish, lake trout, pickerel and pike. Wolves appeared to be numerous; partridges very scarce. A line of approximate levels was carried from Geodetic Survey of Canada Bench Mark Number 65E, at Quetico Station, to Lac La Croix. The traverse was tied to the district boundary between Thunder Bay and Rainy River districts, O.L.S. Gillon's line 1926, on both shores of Windigoostigwan Lake, and to O.L.S. Phillips and Benner's line, 1926, on both shores of Sturgeon Lake; also to Quetico Station grounds and the international boundary at Lac La Croix.

Appendix No. 28

Extract from Phillips and Benner's Report of the survey of part of the township of Nakina, district of Thunder Bay, 1926.

Twenty-seven summer resort locations, J.K. 169 to J.K. 195 inclusive, were surveyed on Cordingley Lake, and individual descriptions of the locations will be found in the field notes. We did not explore the main body of the lake for summer resorts, but, no doubt, numerous suitable frontages will be found there if more resorts are required later. A reserve was laid out where the road from Nakina comes out to the lake. This might be used as a parking grounds or park, or for such purposes as the Department may see fit.

This survey was greatly impeded by the great amount of rain and snow during the months of October and November. No difficulty was encountered in planting the iron posts. Stone mounds were placed around the posts where such were obtainable, and the small number of such mounds will indicate that the soil is remarkably free of boulders.

There are three squatters on Block 8 and one on Block 18. We have the names of some of these and can furnish them if required.

There is only a small area of brule on the lots surveyed, and this is mainly in Lots 1 to 4, Range A, and in some of the blocks to the west. Jack pine and spruce are the main species. Most of the jack pine is still too small to be of suitable size for tie timber, but the greater part of the spruce is suitable for pulpwood. There is an area of poplar and birch on the level land, which extends northeasterly from Round's Lake through Ranges C, D, and E. Lying to the west of the ranges surveyed, there is a fine stand of jack pine, of which a portion is now of suitable size for marketing, but most of which will not reach maturity for another ten years. The land on which this stands is mostly sandy loam and gravel and is broken by numerous high ridges.

Appendix No. 29

Extract from report of W. F. B. Rubidge of traverse of part of the north shore of Lake Nipigon, etc., district of Thunder Bay, 1926.

On arriving on Lake Nipigon, I found that the water was very high, and that the level was about eighteen inches above high-water level mark, caused by the Hydro-Electric Power Commission's dam at Virgin Falls. This high level of the water makes the new shore line of the lake in the trees and alders for many miles.

In general, the distances were obtained by means of the stadia. However, where conditions were favourable for triangulation and effect a saving in time cutting out along the shore line, this latter method was used.

Much time was lost owing to high winds and rough water on this large lake, together with the rugged character of the new shore line. When weather conditions made it impossible to carry work on continuously, I carried on in the more sheltered bays, and connected up the traverse later.

The work was commenced at the Onaman River and continued around to Meeting Point before leaving the field in the fall.

Following your further instructions, dated October 11th, 1926, I left Toronto for the field on January 24th, and proceeded to Foleyet to obtain a cook and dog-team. I employed the one man to act in the dual capacity, thus saving the extra man and his rations, and found that this arrangement worked out very well. I proceeded from Foleyet to Nakina and employed two men, and from there going to Ombabika, to employ a man and second dog-team. From Ombabika I went to Willet, my party following on the next train.

From Meeting Point to Pascopee the distances were all chained. Work was carried on every day, including all Sundays. During the very cold weather, considerable difficulty was experienced in obtaining correct bearings, owing to the instrument becoming so stiff that it was hard to rotate it on its axes.

The last station on the traverse was tied in to the centre of the operator's window at Pascopee Station, the chainage and courses being carried along the centre line of the Canadian National Railway.

Bearings were taken every day that it was possible to see the star, and in many cases two or three times a day. During the spells of bad weather, bearings were carried ahead from the last observation and the necessary corrections for convergence and the error in the work were made and distributed back through the previous courses.

The volume of water entering Lake Nipigon from Wabinosh River is small. There are not any water powers along the route traversed between Lake Nipigon and Pascopee.

Appendix No. 30

Extract from O.L.S. Beatty & Beatty's report of survey of Seventh Base line district of Thunder Bay, 1927.

SOIL

There was very little land suitable for agricultural purposes along this line. The only land that might be suitable is in the Mud River valley. This soil is a sandy clay soil and supports a heavy growth of timber and is fairly level. It is about fifteen miles long and varies in width from one-half to three miles. Where the Canadian National Railways cross the river there is more clay than sand in the soil. The remainder of the soil covered by the line this year is sandy soil with boulders. There were very few gravel ridges but numerous outcrops of rock, mostly granite ridges. The country is rolling and very broken.

TIMBER

Several patches of good bush were crossed, but the greater portion of the country has been burned over. There was a bad fire which swept through this section in the spring, about six or seven years ago, and this killed a great deal of the bush. As a result, it has left the country a mass of windfall and standing dead trees, which made it exceptionally hard for cutting the line and keeping camp moved along. The patches of good bush are shown coloured green on our timber plan, the better patches being between the 9th and 15th miles, the 20th mile, the 26th to the 29th mile, the 40th mile, the 60th mile, between the 76th and 80th mile, the 90th and 91st miles, and between the 101st and 109th miles. This last stretch is in the Mud River valley and is one of the nicest patches of timber that we have seen for some years. There is some very fine spruce, jack pine and poplar from 16-inch to 30-inch in diameter, in this piece. We ran through more heavy bush this year than we have for several years. The stretches between the 76th and 80th miles and the 90th and 91st miles, and between the 101st and 109th miles, are within the Nipigon Forest Reserve. In the burned section, young poplar, white birch and jack pine are growing up, and a thick growth of alders is everywhere. There are few places in the green bush on the brule where there is not heavy underbrush.

There are no fires in this district this year, but we were bothered with smoke for some days from fires to the north and west of us.

MINERALS

The only indications of rock bearing minerals were found in the vicinity of Savant Lake. Here the magnetic variation was found to be so erratic that the observations were discarded. We understand the Geological Department has made extensive surveys in this district. Several claims were staked around the lake but very little development work had been done when we were there. With the exception of this locality, the only rock seen was granite.

STREAMS AND LAKES

As will be seen by the general plan, several large lakes were crossed, the largest ones being Kashaweogama, Savant, Wilcox, Flint, Granite, Berry, Smooth Rock, and Caribou lakes. The largest river crossed was the Allanwater River. Our line crossed near the 39 mile post, just below a falls. From the sketch map we saw that several water-power reserves have been staked out along this river. The only other river of any size crossed was the Mud River. We crossed this river first near our 103 mile post, and again four times near our 108 mile post. The river averages about 100 feet in width and varies in depth from two to ten feet. It has an average current of about two and one-half miles per hour, and is very muddy. It is very crooked and in places has steep-cut banks. There are two falls each about fifteen feet high, but do not consider either are worthy of development. This river flows from Round Lake to Lake Nipigon and is about thirty miles long.

CANOE ROUTES

Several canoe routes leading from the Canadian National Railways were crossed, besides the one used on going to our starting point. The first was the one passing through Savant Lake, which comes from Bucke Station. There are three portages on this route from the track to Savant Lake, in all about one and a quarter miles. This route continues through Savant Lake north to Lake St. Joseph and the Albany River. The next route crossed was through Wilcox Lake, coming from Allanwater Station. This route continues north along the Flint River to the Wabakimi Lake and thence to the Ogoki River and is used in preference to the other route from Allanwater Station via the Allanwater River which crosses our line about five miles east of Wilcox Lake. Both routes are travelled, but the Wilcox Lake route is the easier. The next route runs through Smooth Rock Lake from Collins Station. This is the main route north from the track to White Water Lake and the Ogoki River. There were five short portages between our line and Collins Station and it took about three and a half hours with a light canoe to travel it. The next route was through Little Caribou Lake to Armstrong Station. From the southeast end of this lake there is a jumper and wagon road to Armstrong about four miles long. Teams can take about 650 pounds over the road in summer. This route continues through Caribou Lake and northeasterly to the Ogoki River. The next route is by the Mud River and our 103 mile post was about half a mile south of

Round Lake. The Indians travel this route down but seldom up if they can help it, on account of the strong current. Between Round Lake and the track there are three portages, two of which have to be made, each about fifteen chains, and a third about one mile long, which is made in preference to making the trip around a big bend in the river about ten miles around. The northerly tip of this bend crossed our line near our 108-mile post. This route is used for coming down from the Ogoki River, but is not travelled a great deal now.

We were fortunate enough to be able to make a route close to our line until we got over to the east of Big Lake or about ninety-two miles. From here we had to go quite a bit north of our line until we got to Round Lake and the Mud River and in between we had to do some fly camping on the line. From the Mud River it was impossible to get our canoes east of the Jackfish River as the country is rough and a mass of windfall and we would have had to take our canoes down the Mud to the track and up the Jackfish. Our packers quit us about the fourteenth day of September to go guiding for tourists when we were at 108 miles so we continued our line easterly to the 115-mile post to the east of Seymour Lake, where it can be easily picked up from the Jackfish, and quit on the twenty-fourth day of September. We understand that this point is about three miles east of the Jackfish River and we have arranged for a trail to be blazed from the end of our line east to the Jackfish this winter. We had taken a light camp in from the Mud River to east of our 112-mile post and on the night of September 23rd, we had six inches of snow, which turned to slush and rain the next day. It took us seven hours to backtrack to the Mud River the next day through the snow and windfall. We went via the Mud River to the track near Willet Station where we disbanded our party and stored our canoes

GAME

We did not see any sign of beaver all summer. Bears are very plentiful, especially in the vicinity of Caribou Lake. Signs of moose and caribou were seen but they are not plentiful. Mr. W. Bruce has a tourist camp where the Mud River crosses the Canadian National Railways, about one mile east of Willet Station. He has several canoes for use on the smaller streams and a gasoline launch that he uses on Lake Nipigon. His camp is about two miles up the river from Lake Nipigon. He takes tourists for speckled trout fishing during the summer and big game during the fall. He has very good accommodation and runs a small trading post as well.

Commercial fishing is engaged in on Savant Lake and Caribou Lake. At Savant Lake the most of the fishing is done in the fall as it is almost impossible to get the fish out in the summer. From Caribou Lake there is only a short portage of about twelve chains to Little Caribou Lake and from the lower end of this lake the fish are taken to Armstrong by team. Lake trout, pickerel and white fish are caught in these lakes.

Pike and pickerel are very plentiful in all the lakes, but we did not find speckled trout in any of the streams crossed.

We had an exceptionally wet season. The only decent weather we had all summer was the first two weeks of September. We had several hail storms during the season and the usual summer frosts. Owing to the excessive rains, the water in the lakes and creeks was exceptionally high all season.

Appendix No. 31

Extract from report by O.L.S. E. L. Moore of base and meridian lines district of Thunder Bay, 1927.

The whole area covered by this survey consists of rough land and in no place was any land suitable for agricultural purposes met with. The country, generally, is covered with boulders of all sizes and the soil is of a light sand mixed with gravel. Bed rock outcrops are numerous. While there is little of the country that could be called level, the hills are not generally very high. Lakes, large and small, are very numerous with shores very irregular and rough. The drainage systems of the larger lakes are very complicated, in fact, some of the lakes are so irregular and so full of islands that one would have to be a very good pilot indeed, to navigate them without an accurate map. I do not think I ever saw so few creeks in such a large area. The Savant River flowing north-east out of Savant Lake was the largest stream met with. Most of the lakes appear to be fairly shallow and like the land, are full of boulders. Portages connecting the lakes are in bad condition and in many places where one would expect to find a portage it does not exist.

Very little timber of commerical value was seen. Fires have run wild over this area time and again. Many different ages of burn occurs. Most of the country traversed by the base line for, roughly, the first thirteen or fourteen miles was burnt so many years ago that it can hardly be classed as brule, though as yet, the timber is of little value. An area of fairly good timber was crossed on the first meridian, north, between the first and the fifth mile post and on the second meridian north between the eighth and the fourteenth mile posts. The timber consists chiefly of spruce and jack pine with a scattering of poplar and white birch. Cedar is not plentiful in this territory. A few Norway pine were seen near the four-mile point on my base line. In most of the burnt areas much of the dry timber is still standing and much of the ground is strewn with windfallen timber, making travelling across country very bad.

Wild fruits such as blue berries, raspberries and wild cherries thrive in abundance in the burnt areas.

Game is not plentiful. A few moose and red deer were seen. Bears and wolves seem to be fairly numerous. There was little indication of small game. Partridge were rarely seen while beaver which once existed in this region are now almost extinct. Pickerel and pike abound in all the lakes that we tried fishing in and I have no doubt that trout exist in many of the large lakes.

The rock formation in the greater part of this territory is granite but north of the fourteen-mile post on the first meridian, north and north of the twelve-mile post on the second meridian north, a schist porphyry rock occurs.

The streams being small and the difference of elevation of the lakes so slight the water power is negligible.

Appendix No. 32

Extract from E. L. Moore's Field Notes of Northeast Part of the Township of Wicksteed, District of Algoma, 1926.

Concessions 3 and 4 and approximately the first ten lots in concessions 5, 6, 7, and 8, comprise an area of fairly good land. This area is not broken badly by rocks and few boulders appear. It is fairly level and the soil is a mixture of sand and clay which is inclined to be light in some places. The balance of this part of the township is too badly broken by rock ridges and strewn with boulders to be of much value as agricultural land. The swamps throughout this part of the township are clay bottomed with from a foot to two feet of black muck and covered with six to eighteen inches of moss.

The area lying southeast of the line which I show on the timber plan as the approximate limit of old brule is fairly well timbered with jackpine, spruce, balsam, poplar and balm of Gilead up to twenty inches in diameter. There is not much log material but there is considerable suitable for ties and pulpwood. There is also a small area of similar timber in lots 18 to 21 in concession 11. The balance of the township was swept by a very destructive fire probably fifty or sixty years ago and is covered with jack pine, poplar, spruce, birch and balsam averaging about six inches in diameter, and in some places there is a very dense growth of small balsam and spruce. The swamps throughout this burnt area are grown up with small spruce and tamarac while much of the dry cedar and tamarac killed by the fire is still standing.

The lakes are all quite shallow and like the streams are very clear with usually gravel bottoms. Unlike most of the northern lakes and streams, the water is very hard.

Game is not very plentiful. A few signs of moose and red deer were seen. Beaver are fairly numerous as is the small game. A few otters were also seen. I did not have an opportunity to try fishing in many of the lakes but trout are said to be numerous in the Little Jackfish River.

Appendix No. 33

Extract from Report of T. G. Code, O.L.S., 1926. Traverse Little Abitibi Lakes, District of Cochrane.

On the lakes a base line was established by stadia, the stadia being first checked by a chainage along the shore, the check giving a stadia reading 19.83 and the chainage being 19.912 chains. The canoe was then sent around the lake to the different points, setting up large pickets, while I read the angles to them. This process was reversed from the further end of the base if the pickets proved invisible or doubtful.

POSTS

Posts were planted at several points along the survey and numbered as shown on the plans and field notes. Where stone was available the posts were well mounded.

SOIL

The soil, where visible, is a good clay loam and suitable for agriculture. The rivers between Little Abitibi and Williston and between Williston and Pierre Lakes, have rocky bottoms, but the land is fairly high and with few exceptions is of clay. The southwest and southeast ends of Little Abitibi are very low and flat with considerable muskeg. On the extreme west side of Pierre Lake the ground is low and flat along a creek that enters the bay and also at the outlet, but with these exceptions the land appeared to be high enough to provide sufficient drainage for farming.

TIMBER

Spruce appears to predominate; the average would be between six to ten inches diameter. There is some cedar and balsam of up to twelve inches diameter. Along the ridges considerable birch and poplar is to be found. Taken as a whole, I would say the timber compares favourably with that farther south. The only really large brule extends practically along the whole east side of Little Abitibi Lake.

Appendix No. 34

Extract from report of survey of the Township of Shaw, District of Cochrane, surveyed by Arch. Gillies, O.L.S., 1927.

Most of this township has been burned over and is at present a timber slash with a fairly heavy second growth of poplar, birch, jack pine, balsam and alder brush.

The soil is mostly clay or clay loam with a few inches of black loam surface. Certain areas of boulders and clay are unfit for farming purposes. There are various outcrops of rock mostly greenstone, and a high ridge of rough rocky country in the fourth, fifth and sixth concessions being composed of greenstone and porphyry rock.

The greater portion of the area has been staked out as Mining Claims. There are many patented and surveyed claims some of which are not now in good standing. Some of these claims were evidently staked out for farming purposes; there are several clearings and shacks but no one at present actually living on the claims except in the camps on the Triplex Mining Property. Most of these surveyed claims were surveyed in 1910 and 1911 before the big fire and it with great difficulty that these claims may be found and when the lines are located a good many of the posts have been burned or destroyed leaving no trace of their location. Almost as much time was spent trying to relocate the old surveyed claims as in surveying the township into lots.

A traverse was made of the Redstone River in the fifth and sixth concession and tied in on the boundary and concession lines.

Appendix No. 35

AGREEMENT made in duplicate this Twenty-ninth day of July, 1927.

BETWEEN:

HIS MAJESTY THE KING, represented herein by the Minister of Lands and Forests of the Province of Ontario, hereinafter called the "Government,"

Of the First Part,

—AND—

NORTH WEST ONTARIO DEVELOPMENT CO., LIMITED, hereinafter referred to as the "Company,"

Of the Second Part.

Whereas the Company has made provisions to acquire and take over:

(*a*) The undertaking and assets of Twin Allan Lumber and Pulp Company, Limited, which include two saw mill plants at McDougall's Mills and Allanwater respectively.

(*b*) The licenses of the timber limits now under license to the Montreal Trust Company, being the limits heretofore held and operated in conjunction with the sawmill plant at McDougall's Mills; and

(*c*) All the rights, interests, liabilities and obligations of the Grantee under an agreement made between His Majesty, represented by the Honourable the then Minister of Lands and Forests of Ontario, and Alexander McDougall, dated July 2nd, 1925, and assigned on the 23rd day of November, 1925, to the Montreal Trust Company (hereinafter called "The Allanwater Agreement" which provides for the operation of a tie-preserving plant at Sioux Lookout from wood and timber to be cut on the limits therein described, hereinafter called "The Allanwater Limits" which have been operated in conjunction with the said sawmill plant at Allanwater.

And whereas the Company proposes to reorganize the several industries heretofore carried on in connection with the mill plants and limits aforesaid to secure their maintenance and continued operation upon an enlarged scale.

And whereas the said plants and limits and the lumbering industries connected therewith, which represent together an outlay of not less than $1,500,000, and provide employment for about 900 men in the logging season and 400 men in the summer months, cannot be profitably operated or their operation continued, unless the pulpwood on the said limits under license to the Montreal Trust Company and on the Allanwater Limits (which limits together are hereinafter referred to as "the existing timber rights") estimated by the Company at 1,000,000 cords, can be marketed or utilized by manufacture in conjunction with the said sawmill plants and the existing timber rights.

And whereas there is no available market in Ontario for the said pulpwood of which a substantial part is ripe and should be cut within the next few years to prevent deterioration, and there is not sufficient pulpwood on the existing timber rights to maintain or warrant a pulp and paper plant for its manufacture; and the construction of the necessary pulp and paper plant for that purpose is impracticable without cutting rights upon additional territory located in convenient working proximity to the present timber rights.

And whereas the grantee under the Allanwater agreement has represented that there is not sufficient tie-material on the Allanwater limits to secure the operation of the tie-preserving plant as contemplated by the Allanwater agreement.

And whereas the Allanwater agreement provides that in that event, or other events which, in the opinion of the Minister, have happened, the Government shall provide the grantee with a fair and reasonable opportunity to acquire additional area and adjacent, if available, to the Allanwater limits to the extent required to provide timber for the operation of the tie-preserving plant in the said agreement mentioned.

And whereas in September, 1925, a tender was put in on behalf of the grantee under the Allanwater agreement for the timber on a portion of the territory hereinafter mentioned adjacent to the Allanwater limits at a price which would be the same as the price named in the highest tender received by the Department of Lands and Forests for the said timber at a public sale to close that month, which price the Company has agreed to pay for the timber on the territory hereinafter described.

And whereas the territory hereinafter described is in two blocks adjacent respectively to the Allanwater limits and to the limits under license to the Montreal Trust Company.

And whereas the Company desires to construct a pulp and paper plant at the city of Fort William, or such other place as it may select, and approved by the Minister, which will ultimately comprise the several plants, involving the expenditure by the Company, and providing the employment, as hereinafter respectively agreed, such pulp and paper plant to be continuously operated for a period of twenty-one years and the extension, or extensions thereof, as hereinafter provided which will utilize, and provide for the manufacture of, the pulpwood on the existing timber rights.

And whereas it will be of great advantage to the Province and will aid materially in the advancement and development of the districts in which the said sawmill plants and the existing timber rights are respectively located to secure the construction and continuous operation as hereinafter provided of the proposed pulp and paper plant.

And whereas in view of the matters above recited the Government has deemed it wise and in the public interest to grant to the said Company the right to cut and remove the timber thereon, as hereinafter provided, and has caused this agreement to be prepared so as to secure the construction by the Company of the said pulp and paper plants and at the same time to assure to the Company a supply of pulpwood sufficient to operate the said plants to their full capacity for a period of twenty-one years from the date hereof, or of any extensions or extension thereof as are hereinafter provided for and also to assure to the Company a supply of tie material sufficient to operate the preserving plant as provided by the Allanwater agreement.

Now therefore this indenture witnesseth that in consideration of the promises and of the mutual covenants and agreements hereinafter contained it is hereby agreed between the parties hereto, as follows:

1. The Government, with the approval of the Lieutenant-Governor-in-Council, and subject to all the terms and conditions hereof, doth hereby grant to the Company for a period of twenty-one years from the date hereof, the right to cut and remove in and upon such parts of the following territory as may from time to time be designated by the Minister, that is to say:—

Parcel 1:

Commencing at the 72nd mile post on the boundary line between the districts of Thunder Bay and Kenora according to survey of said line by Mr. Alex Niven, Ontario Land Surveyor; thence east along Ross' base line of 1921, 40 miles more or less to a point 4 miles east of the meridian line run by Ontario Land Surveyor Ross in 1921, said point being the southwesterly angle of Fort William Pulp and Paper Company's limits; thence north astronomically 44 miles more or less to the southerly limit of Allanwater Wood Limit, thence southwesterly along the southerly boundary of said Allanwater Wood Limit to the southwesterly angle thereof; thence north a distance of 12 miles; thence east a distance of 6 miles; thence north a distance of 8 miles more or less to the northerly boundary of the Allanwater Wood Limit; thence east along the northerly boundary of said limit 25 miles to the northeasterly angle of said limit; thence north 3 miles to the southerly limit of Canadian National Railway right of way; thence westerly along the southerly limit of Canadian National Railway right of way and lands to the boundary line between the districts of Thunder Bay and Kenora; thence south along said boundary line to the point of commencement.

Saving and excepting from said described area Grand Trunk Pacific Block No. 6 and that part of Grand Trunk Pacific Block No. 7, and that part of timber berth ZB lying within the limits of the district of Thunder Bay, said parcel containing 1930 square miles more or less.

Parcel 2:

Commencing at the northwest angle of Grand Trunk Pacific Block No. 9, being a point in Ontario Land Surveyor Niven's base line of 1897, thence north astronomically 5 miles more or less to the southerly limit of berth G 57; thence east and north along the southerly and easterly boundaries of said timber berth G 57 to the southerly limit of the Canadian National Railway right of way; thence easterly along said southerly limit of right of way to the northwest angle of timber berth ZC; thence southerly along the westerly limits of timber berths ZC and ZD and continuing south astronomically to Niven's base line of 1897; thence west along said base line 7 miles more or less to the point of commencement, containing 45 square miles more or less:—

sufficient pulpwood to enable the Company to operate its pulp and paper plant continuously to its full capacity; and if at any time during the said period of twenty-one years or any extension or extensions thereof as are hereinafter provided for, it should appear that for any reason whatever there is not sufficient pulpwood timber on the said territory, together with pulpwood timber then on the existing timber rights to supply the Company with sufficient pulpwood to enable it to operate its pulp and paper plant continuously to its full capacity the Government will grant to the Company the rights to cut pulpwood timber, if available, on other ungranted Crown lands to be designated by the Minister and to be situate as near as possible to the said territory upon the same terms and conditions as are herein contained, so that there will always be sufficient pulpwood to operate the said pulp and paper plant to its full capacity during the said period of twenty-one years, or any extension or extensions thereof as hereinafter provided. The Company shall also have the right to cut and remove in and upon such parts of the territory as may from time to time be designated by the Minister, sufficient tie material as may be required, having regard to the tie material on the Allanwater Limits, to secure the due performance of the Allanwater agreement.

2. The Company shall with all convenient despatch proceed to construct a pulp and paper plant in or near the town of Fort William, or at such other place, approved by the Minister, as the Company may select, which said mill or mills shall be of the capacity of at least 200 tons of newsprint paper per day and shall have the same fully equipped for operation, as soon as power is available under the contract for power with the Hydro Electric Power Commission of Ontario in 1929 or 1930, and on and after the commencement of operation the Company shall, during the currency of this agreement, continue to operate said mill or mills continuously so that the daily output thereof shall not be less than 200 tons of paper. The Company shall expend in construction and equipment of the plant the sum of at least $5,000,000.00.

3. The Company shall upon and after the first day of January, 1930, the said power being then available, constantly employ at least two hundred (200) hands in or about the operation of the said pulp and paper plant and shall directly or indirectly afford employment in its woods' operations for not less than six months in each year for an average of 1,250 men during the whole of the remainder of said period of twenty-one years.

Provided however, that if the Company through accident, lack of or interruption to power or any other cause not attributable to any default on its part, which shall include strikes or other labour troubles, shall at any time or times be unable to give continuous employment to the number of men provided for in this paragraph, the Minister may by order in writing under his hand relieve the Company from time to time at any time from its liability so to do. No such order shall in any way invalidate this paragraph or relieve the Company from liability thereunder, other than and to the extent specifically set forth in such written order.

4. The Company shall within thirty days from the date hereof deposit with the Minister the sum of $25,000.00 which shall remain on deposit until the pulp and paper plant hereinbefore provided for has been completed and put in operation. After said plant has been completed and is in regular operation the said $25,000.00 may be applied on account of bonus payable by the Company under this agreement. The Company shall also furnish a bond of an approved Guarantee Company satisfactory to the Minister in the sum of $100,000.00 to secure the performance of its obligations hereunder, the said sum of $100,000.00 to be reduced to $50,000.00 if and when to the satisfaction of the Minister one-half of the expenditures as required under the agreement has been made.

5. The wood and timber covered by this agreement are spruce, balsam, banksian or jackpine, poplar, tamarac and whitewood trees.

6. Whenever, in the opinion of the Minister, there is spruce, balsam or poplar too large for pulpwood on the areas of the territory in which the Company may be operating, the same shall be cut into logs and paid for by the Company at such prices as may be determined by the Minister in writing but in no case to exceed the prevailing rates for such timber generally in the district where the factors entering into the determination of stumpage values are similar.

7. All spruce, balsam or poplar cut into logs under the provisions of the preceding paragraph hereof shall be manufactured into lumber or other manufactured products to the satisfaction of the Minister at one or other of the sawmill plants at McDougall's Mills or Allanwater or at some other place approved by the Minister in the Province of Ontario.

8. When so directed in writing by the Minister, the Company shall cut and remove from the areas of the territory from time to time designated by the Minister as hereinafter provided, all merchantable timber, of every kind and character whatsoever or other timber, where special reasons exist, upon said area so that the same may be cut clean and according to approved lumbering methods in such manner as the Minister may from time to time direct and to his satisfaction.

9. No ties commonly known as "axe made ties" shall be made without the permission of the Minister, but if and when such permission be given the grantees shall pay such bonus as the Minister may fix in addition to the regular Crown dues as may be fixed from time to time by the Lieutenant-Governor-in-Council.

10. All pulpwood cut by the Company under this agreement shall be manufactured into newsprint or other finished product of pulp approved by the Lieutenant-Governor-in-Council and requiring the expenditure of no less labour and money in the manufacture thereof than is required in the manufacture of newsprint at the Company's plant, or at some other place in the Province of Ontario approved by the Lieutenant-Governor-in-Council.

11. It is distinctly understood that the right is hereby reserved to the Government to deal with the lands above described and the timber standing, growing and being thereon, for reforestation and other purposes as the Minister may see fit, and in particular, but not so as in any way to limit or restrict the generality of the foregoing, it is hereby specifically stipulated and agreed as follows:

(*a*) All red and white pine on said territory is reserved to the Government.

(*b*) The Government reserves and excepts from the lands above described the right of way of any and all railways or travelled roads, islands, Indian Reserves and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located, or applied for in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister of Lands and Forests, entitles the applicant or applicants to a lease or patent of such lands, together with the right to sell, lease, locate or otherwise dispose of any lands within the area allocated for settlement, mining, summer resort or other purposes on such terms and conditions as may be deemed advisable.

(*c*) All water powers and privileges on the said territory are reserved to the Government.

(*d*) The Company shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Government, without the special permission in writing of the Minister.

12. On or before the first of September in each year, the Company shall apply to and get the permission in writing of the Minister for the area within

said territory on which the cutting for the then coming season shall take place, and the Company shall not be entitled to cut at any other place or places in said territory other than and except those specially designated in such permission. At the end of each season's operations, and on or before the first day of June in each and every year, the Company shall file with the Minister a map indicating thereon the area cut over during the preceding season, and the kinds and quantities of wood and timber taken therefrom.

13 (*a*) The Minister shall have the right in and by the written permission provided for in the preceding paragraph hereof, to fix a minimum diameter for all timber to be cut and to make any regulations and impose any restrictions and conditions in connection with the cutting of pulpwood and timber on such area, that he may think right and proper for the purpose of preserving young timber in the interests of reforestation or for any other purpose. The Minister shall also have the right to require the Company to leave any suitable seed trees that may from time to time be selected by him, and to conform to any other regulations in connection with the cutting of such pulpwood and timber he may think proper.

13 (*b*) For the purpose of watershed or fire protection, game preserves or game shelters, the Minister may, as occasion requires, out of the areas herein described, withdraw certain timber from cutting and direct that such timber be left standing and the Company shall not be entitled to any compensation for such timber so withdrawn unless directed by the Lieutenant-Governor-in-Council.

14. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon said territory as the Minister may require, and shall pay an annual charge for fire protection of $3.20 per square mile, or such other rate as may be from time to time fixed by the Lieutenant-Governor-in-Council. The first annual amount in connection therewith shall be due and payable within thirty days from the date hereof and each and every amount thereafter on the first of May in each and every year during the currency of this agreement. The Minister shall fix the area upon which fire protection charge is payable.

15. Pulpwood taken out in four-foot or eight-foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet to each stacked cord. Pulpwood taken out in lengths above eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

16. It is distinctly understood that the Minister does not guarantee any quantity of wood on the said territory and that the only right conferred upon the Company hereby is the right to cut wood and timber hereinbefore described sufficient to enable the Company to operate its plant or plants continuously to its or their full capacity during said term of twenty-one years, and any extension or extensions thereof as are hereinafter provided for, on such areas within said territory or within any other territory as from time to time may be designated by the Minister, pursuant and subject to the terms and conditions herein contained, and subject to such further terms, conditions and regulations as to the cutting, measuring, removing and driving of the same, as may from time to time be imposed by the Lieutenant-Governor-in-Council, or by the Minister.

17. Proper sworn returns of the quantity of wood and other timber cut each season shall be made to the Government in conformity with the Crown Timber Regulations, and payment shall be made for such wood and timber not later than the first day of October in each year, and the Government in addition to all the rights and powers herein contained shall have all the rights and powers

in respect of enforcing such payments as are now provided in the case of timber cut under the Crown Timber Act. On all arrears of accounts due and payable on October 1st, interest at the rate of six per cent. per annum shall be charged up the 31st of October of the same year, or for one month and thereafter at the rate of one per cent. per month until paid.

18. The Minister shall have the right to inspect the timber operations carried on by the Company at any time he may deem it advisable, or in the public interests so to do, and if such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber, which should be removed, is being left or destroyed he shall have the right to estimate the said timber and charge the same to the Company at the same rate of dues and bonus as if it had been actually removed. The cutting and removing of the timber on the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an Officer of the Crown, and the operation has been declared satisfactory by the Minister of Lands and Forests.

19. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters, which shall be or may be injurious to game and fish life.

20. All slash made about camps, dumps, along tote roads, railroads or any other points which constitute a serious fire menace shall be disposed of by and at the expense of the Company in accordance with the Forest Fires Prevention Act and amendments thereto, and regulations made thereunder.

21. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood.

22. All bona fide accounts due for settlers' pulpwood purchased by the Company shall constitute a first claim against the Company.

23. The Company shall pay to the party of the First Part, subject to the provisions and conditions herein contained, and subject to such other conditions, orders and regulations as may be hereafter passed or enacted relating thereto, the following prices for said wood and timber:

Spruce pulpwood—per cord, an upset price of 50 cents in addition to Crown dues of $1.40 with an additional 10 cents added, making a total of $2.00 per cord.

Balsam pulpwood—per cord, an upset price of 40 cents in addition to Crown dues of 70 cents, making a total of $1.10 per cord.

Poplar pulpwood—per cord, an upset price of 10 cents in addition to Crown dues, of 40 cents, making a total of 50 cents per cord.

Jackpine pulpwood—per cord, an upset price of 10 cents in addition to Crown dues of 40 cents, making a total of 50 cents per cord.

Jackpine—(per M.ft. B.M.) an upset price of $4.50 per M.ft. B.M. in addition to Crown dues of $2.50 per M.ft. B.M., making a total of $7.00 per M.ft. B.M.

24. The Company hereby covenants and agrees to and with the Minister to observe, perform and keep all the covenants, agreements, provisions and conditions on its part herein contained.

25. Subject to the power of the Minister to waive the right of revocation caused by any failure on the part of the Company herein provided for, in the event of failure on the part of the Company to construct or operate the said pulp or paper mills or to keep said pulp or paper mills in operation after the construction thereof as herein agreed, or to employ the men as herein agreed or to observe, perform and keep any of the covenants, agreements, provisions and

conditions on its part herein contained the Government may revoke the grant and right to cut the wood and timber herein conferred, and upon such revocation all rights of the Company under this agreement shall be and become null and void and shall cause the deposit hereinbefore mentioned of $25,000.00 to be forfeited and become the absolute property of the Crown, provided that thirty days' notice in writing of intention to revoke the said grant shall be given by registered letter addressed to the Company at Toronto C/o Messrs. Young & McEvoy, Barristers, Bank of Hamilton Building, before any such revocation is made, in order that the Company may have an opportunity of being heard, should it so desire.

26. If upon the termination of said period of twenty-one years the Company shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension hereof for a further term of ten years upon such terms and conditions (including the price to be paid for wood and timber) as may then be fixed by the Minister, and at the expiration of such period of ten years to a further extension of ten years upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister. If at the expiration of the last of such renewals the Company shall have in all respects fully performed the terms and conditions hereinbefore set forth and shall have maintained its plant and property in a high state of efficiency to the satisfaction of the Minister in all respects and so that it shall then appear to the Minister desirable in the public interest to continue and maintain the operations of the said plant, the Minister shall grant to the Company a further extension or extensions of this agreement on such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by him.

27. The manufacturing clauses of the Crown Timber Act and amendments to the said The Crown Timber Act and all other clauses, acts and regulations relating in any way to the cutting of timber on Crown Lands, shall be applicable to the operations of the Company, and shall be binding upon the Company as fully and effectually as if they had been set forth herein. Provided always, that nothing contained in such clauses, acts and regulations shall limit, restrict or curtail the duties, liabilities and obligations imposed upon the Company by virtue of this agreement.

28. This agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this agreement and the rights of the Company thereunder shall not be assigned without the consent of the Minister.

29. The word "Minister" in this agreement shall mean the Minister of Lands and Forests for the Province of Ontario.

In witness whereof the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED
in the presence of

McGREGOR YOUNG,

W. C. CAIN,

as to Minister's Signature.

NORTH WEST ONTARIO
DEVELOPMENT CO., LIMITED.
JOHN A. McEVOY,
President.

AGNES MOULTON,
Secretary.
WM. FINLAYSON.

PART II.

Appendix No. 36

I.—Forest Fire Protection

(1) *Legislation*

On the ninth day of June, 1927, an Order-in-Council was passed designating the following areas as "Travel Permit" areas:

1. All of the Mississagi Forest Reserve and the adjoining area included in Townships 195, 201, Gilmor, Chesley, Curtis, Whitman, and Townships 22 and 23 in Ranges 10, 11 and 12.
2. That part of Temagami Forest Reserve south of and including the Townships of Trethewey, Whitson, Van Nostrand and Klock, and east of and including the townships of McGiffin, Parker, Dundee, Delhi, Armagh, Afton and MacBeth, and the area east of the Temagami Forest Reserve and the Temiskaming and Northern Ontario Railway to the Ottawa River, from the south boundary of the Township of Lorrain to the north boundary of the Townships of Widdifield, Phelps, Olrig and Mattawan.
3. The North Bay—Cobalt Road between Cooks Mills (M.80.4) and Latchford.

(2) *Organization and Personnel*

In the early spring the senior Fire Inspector in the Sudbury Inspectorate and the Forestry Assistants in the North Bay and Georgian Bay Inspectorates resigned to accept more remunerative positions elsewhere. Later the Chief Fire Ranger in the Mississagi East District was appointed Fire Inspector for Mississagi East and West Chief Ranger Districts. He also acted as Chief Ranger for Mississagi East. The positions of Forestry Assistant in the North Bay and Georgian Bay Inspectorates are still vacant.

A new Forestry Assistant was appointed in March for the Algonquin Inspectorate to fill the vacancy resulting from the appointment in the late summer of 1926 of the previous assistant as District Forester at Oba.

On June 1st the Forestry Assistant at Sioux Lookout was appointed District Forester at Kenora in charge of the Kenora Inspectorate, a new Inspectorate comprised of the territory in the Kenora Land District west of Farlane and south of the Canadian National Railways, and the Bee Lake mining area. This area was previously in the Hudson Inspectorate. A new assistant who had previously been engaged on forest surveys was then appointed for the Hudson Inspectorate.

The total field supervisory staff for the eleven inspectorates was as shown in the following table and consisted of nine District Foresters, one Assistant District Forester, four Forestry Assistants, one Forest Supervisor, three Fire Inspectors, one Assistant Fire Inspector, thirty-nine Chief Rangers and one hundred and fourteen Deputy Chief Rangers. This allowed direct supervision of one Chief or Deputy Chief Ranger to an average of every six rangers.

ORGANIZATION AND PERSONNEL

Inspectorate	Area (acres)	Headquarters	Supervisory Staff	Chief Ranger Districts	Headquarters
Hudson...	23,616,000	Sioux Lookout	1—District Forester.....	Red Lake.......	Pine Ridge
			1—Forestry Assistant....	C.G.R. West....	Sioux Lookout
			3—Chief Rangers........	C.G.R. Central..	Armstrong
			10—Deputy Chief Rangers		
Kenora...	6,755,000	Kenora...	1—District Forester	Kenora	Kenora
			1—Chief Ranger........		
			3—Deputy Chief Rangers		
Western..	16,310,000	Port Arthur	1—Forest Supervisor.....	Rainy River....	Fort Frances
			3—Chief Rangers........	Thunder Bay...	Port Arthur
			11—Deputy Chief Rangers	Nipigon........	Macdiarmid
Oba.. ..	19,840,000	Oba......	1—District Forester.....	C.G.R. East....	Nakina
			1—Asst. Fire Inspector...	Hearst.........	Hearst
			5—Chief Rangers........	Longlac........	Longlac
			14—Deputy Chief Rangers	Oba...........	Oba
				Franz..........	Franz
Cochrane.	17,930,000	Cochrane	1—Fire Inspector........	Smoky Falls....	Smoky Falls
			6—Chief Rangers........	Kapuskasing....	Kapuskasing
			15—Deputy Chief Rangers	Cochrane.......	Cochrane
				Matheson.......	Matheson
				Timmins.......	Timmins
				Abitibi.........	Stimson
Soo.......	7,394,000	Sault Ste. Marie..	1—District Forester.....	A. C. R.........	Sand Lake
			1—Forestry Assistant....	Blind River.....	Blind River
			3—Chief Rangers........	Mississagi South	Ranger Lake
			11—Deputy Chief Rangers		
Sudbury..	13,397,000	Sudbury..	1—District Forester.....	Foleyet West...	Elsas
			1—Sub District Forester..	Foleyet East....	Gogama
			2—Fire Inspectors and Chief Rangers......	Mississagi West.	Chapleau
				Mississagi East.	Biscotasing
			6—Chief Rangers........	Webbwood.....	Espanola
			23—Deputy Chief Rangers	Timagami West.	Mattagami Post
				Sudbury North..	Skead
				Sudbury South..	Sudbury
North Bay	5,105,000	North Bay...	1—District Forester.....	Timagami North	Elk Lake
			3—Chief Rangers........	Timagami East.	Timagami
			11—Deputy Chief Rangers	North Bay......	North Bay
Georgian Bay...	4,591,000	Parry Sound..	1—District Forester.....	Georgian Bay W.	Parry Sound
			3—Chief Rangers........	Georgian Bay E.	Powassan
			6—Deputy Chief Rangers	Georgian Bay S.	Coboconk
Algonquin	3,522,000	Pembroke	1—District Forester.....	Algonquin North	Pembroke
			1—Forestry Assistant....	Algonquin South	Brule Lake
			2—Chief Rangers........		
			6—Deputy Chief Rangers		
Trent....	3,513,000	Tweed...	1—District Forester.....	Trent..........	Bancroft
			1—Forestry Assistant....	Madawaska.....	Dacre
			2—Chief Rangers........		
			4—Deputy Chief Rangers		

The average daily force, including the Chief and Deputy Chief Rangers, was as follows: April, 173; May, 695; June, 1,030; July, 1,052; August, 1,016; September, 738; October, 122. The largest number of men on duty at any one time, including 153 Chief and Deputy Chief Rangers was 1,063.

NUMBER OF MEN ON DUTY INCLUDING CHIEF AND DEPUTY CHIEF RANGERS

	1927	1926	1925	1924	1923	1922	1921
April 1st	44	19	24	22	4	7	7
April 15th	159	42	62	60	9	21	19
May 1st	361	168	360	215	205	144	59
May 15th	675	549	648	525	699	595	568
June 1st	958	896	822	756	1,104	1,002	962
June 15th	1040	966	842	810	1,166	1,052	1,014
July 1st	1046	982	847	812	1,198	1,065	1,022
July 15th	1062	992	848	813	1,257	1,054	1,036
August 1st	1051	987	845	806	1,220	1,044	1,029
August 15th	1019	983	841	792	1,223	1,040	1,034
September 1st	926	918	835	745	1,115	980	977
September 15th	865	798	806	626	968	545	533
October 1st	240	257	245	148	291	101	78
October 15th	120	129	82	47	111	44	30
October 31st	57	44	....	....	....	....	....

(3) *Expenditures*

The total expenditure for the year was $1,239,996.01 less $80,000.00 transferred to a charge against Forest Ranging to cover air operations in connection with that work, leaving the actual charge against Forest Fire Protection at $1,159,996.01. The amount of fire tax collected for the year was $346,973.31.

CLASSIFICATION OF EXPENDITURES

Item	1927	1926	1925	1924	1923	1922	1921
Pay roll	$780,527 29	$664,260 69	$615,811 09	$480,481 98	$535,810 35	$417,023 88	$433,463 02
Equipment	103,167 66	101,981 12	130,353 42	139,894 00	127,186 92	44,504 49	28,384 40
Expendable equipment	6,328 39	6,406 00	4,338 76	4,646 75	5,869 55	3,048 16	19,505 86
Travel (inspection)	39,494 42	29,065 24	33,649 18	32,797 35	31,436 73	23,088 33	21,034 95
Improvement work	63,333 45	19,097 63	225,723 85	61,427 30	54,876 42	40,999 77	3,621 06
Extra fire fighting	43,509 13	34,728 85	67,023 32	16,450 78	143,508 13	40,969 67	65,267 79
Express, postage, etc	20,951 71	30,105 86	39,472 70	33,818 69	28,083 20	9,561 17	7,926 65
Air operations					86,404 71	23,437 84	
Maintenance	89,888 11	95,931 36	98,520 56	28,877 18	7,419 24	17,670 45	
Miscellany	13,273 84	17,327 48	11,964 07	8,921 53	15,328 44	23,598 77	31,331 01
Gasoline and oil	72,295 61	67,720 04	26,924 17	40,527 77	7,485 69		
Rent	7,226 40	5,920 17	7,528 62	7,206 91	5,251 41		
Brush-burning					229 00		
Advertising					14,066 45		
Totals	*$1,239,996 01	*$1,072,544 44	*$1,261,309 74	$855,050 24	$1,062,956 24	$643,902 63	$610,534 74

*Of this total $80,000.00 was transferred to a charge against Forest Ranging to cover air operations in connection with that work.

(4) *Fires*

Considering the Province as a whole the season was, like 1924, 1925 and 1926, particularly favourable for forest fire control. In the latter part of April and the early part of May conditions in some districts indicated a season of high hazard, 14.4 per cent. of the total number of all fires for the season occurring in April and 12.4 per cent. in May, with areas burned over of 13.9 per cent. and 12.9 per cent. respectively, of the total area burned for the season. During the latter part of May, however, the hazard moderated and during the month of June and most of July was sub-normal. In the month of August and the first two weeks of September the hazard in the territory bordering on Georgian Bay and the North Channel of Lake Huron became exceptionally high, in fact the highest since forest fire protection was placed under the jurisdiction of the Forestry Branch in 1917, 30.9 per cent. of the total number of fires occurring in August and 16.1 per cent. in September with the areas burned over forming 47.5 per cent. and 3.7 per cent. respectively of the total area. The hazard in other districts remained low.

The total number of fires for the season was 924 and the total area burned over 35,742 acres, only 2.6 per cent. of which was merchantable timber. That greater loss was not suffered in the districts with the high hazard in August and September can be attributed to the untiring efforts of the local organizations, from the District Foresters down to the ordinary fire rangers and to the supply of fire-fighting equipment available.

Campers continue to be the chief cause of fires with a total of 28.6 per cent.

Of the total number of 924 fires, 26.8 per cent. were confined to areas of one-quarter acre or less and 76.9 per cent. to areas of ten acres or less.

That there is an increased appreciation on the part of the general public of the importance of forest fire protection is evidenced by the fact that 30.1 per cent. of the total number of fires were reported to the protection organization by those having no direct connection.

CLASSIFICATION OF FOREST FIRES

BY MONTH

MONTH	1927		1926	1925	1924	1923	1922	1921
	No.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
April	133	14.4	0.9	13.2	9.3	0.8	3.4	0.4
May	115	12.4	43.7	26.7	23.1	34.4	27.4	23.3
June	103	11.1	17.1	5.7	29.1	27.8	19.0	22.9
July	132	14.3	9.4	4.2	14.0	21.1	7.5	37.4
August	285	30.9	24.9	38.0	7.2	11.5	20.8	7.6
September	149	16.1	3.7	11.8	5.9	1.6	11.9	8.3
October	7	0.8	0.3	0.4	6.2	2.8	10.0	0.1
November	....	....	....	....	5.2	....	....	....
Totals	924	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF FOREST FIRES

By Origin

Origin	1927		1926	1925	1924	1923	1922	1921
	No.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
Settlers	138	14.9	13.6	14.8	15.4	12.7	16.1	9.6
Campers	264	28.6	23.8	27.7	16.5	12.4	11.9	8.8
Railways	79	8.5	10.6	11.1	16.5	18.5	16.3	14.8
Lightning	49	5.3	5.5	11.8	3.3	5.5	5.1	11.0
Logging operations	52	5.6	5.5	5.5	7.1	4.3	4.1	5.0
Smokers	108	11.7	9.8	....	....	....	....	....
Road construction	21	2.3	3.2	....	....	....	....	....
Miscellaneous	32	3.5	3.5	10.3	9.0	5.7	0.8	1.1
Unknown	181	19.6	24.5	18.8	32.2	40.9	45.7	49.7
Totals	924	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF FOREST FIRES

By Size

Size	1927		1926	1925	1924	1923	1922	1921
	No.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
Quarter acre and under	248	26.8	25.6	30.6	31.0	15.1	23.7	20.8
Over quarter to 5 acres	396	42.9	41.1	35.4	35.1	26.1	29.1	24.0
Over 5 to 10 acres	67	7.2	7.5	6.5	6.7	8.4	6.3	6.8
Over 10 to 100 acres	154	16.7	16.9	14.5	17.8	19.8	19.2	20.4
Over 100 to 500 acres	46	5.0	6.2	7.1	5.9	14.3	12.6	13.3
Over 500 to 1,000 acres	10	1.1	1.4	2.5	1.4	5.0	3.6	5.5
Over 1,000 to 10,000 acres	3	0.3	1.3	3.1	1.5	8.4	4.9	8.1
Over 10,000 acres	......	......	......	0.3	0.6	2.9	0.6	1.1
Totals	924	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF AREA BURNED OVER

BY MONTH

INSPECTORATE	April		May		June		July		August		September		October		Totals
	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres
Hudson	......	......	11	1.9	42	7.3	4	0.6	334	58.7	179	31.5	......	......	570
Kenora	......	......	275	87.3	3	1.0	......	......	36	11.4	1	0.3	......	......	315
Western	......	......	38	5.5	46	6.7	161	23.4	111	16.2	247	36.0	84	12.2	687
Oba	......	......	......	......	1	0.2	337	79.7	33	7.8	52	12.3	......	......	423
Cochrane	......	......	391	9.0	1,166	26.7	2,809	64.3	2	......	......	......	......	......	4,368
North Bay	24	2.5	144	15.3	568	60.2	20	2.4	186	19.6	......	......	......	......	942
Sudbury	175	1.7	85	0.8	1,822	16.4	8	0.1	8,724	79.2	130	1.3	50	0.5	10,994
Soo	70	0.7	1,287	12.5	5	......	706	6.9	7,513	73.0	707	6.9	......	......	10,288
Georgian Bay	175	20.0	661	75.4	4	0.5	......	......	30	3.4	6	0.7	......	......	876
Algonquin	2,761	70.5	1,112	28.4	28	0.7	5	0.1	6	0.2	4	0.1	......	......	3,916
Trent	1,741	73.7	614	26.0	1	......	......	......	7	0.3	......	......	......	......	2,363
Totals	4,946	13.9	4,618	12.9	3,686	10.3	4,050	11.3	16,982	47.5	1,326	3.7	134	0.4	35,742

CLASSIFICATION OF AREA BURNED OVER

By Origin

Inspectorate	Settlers		Campers		Railways		Lightning		Logging Operations		Smokers		Road Construction		Miscellaneous		Unknown		Totals
	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres
Hudson.....	27	4.7	445	78.1	......	......	23	4.0	......	......	......	......	......	......	6	1.2	69	12.0	570
Kenora......	......	......	274	87.0	......	......	......	......	16	5.1	......	......	......	......	25	7.9	......	......	315
Western.....	41	6.0	69	10.0	1	0.1	141	20.6	......	......	87	12.7	1	0.1	11	1.6	336	48.9	687
Oba.........	77	18.2	9	2.2	......	......	62	14.6	......	......	......	......	10	2.4	......	......	265	62.6	423
Cochrane....	1,225	28.0	286	6.5	32	0.7	......	......	20	0.5	378	8.7	327	7.5	13	0.3	2,087	47.8	4,368
North Bay...	72	7.5	124	13.4	8	0.8	......	......	442	46.9	138	14.6	2	0.2	......	......	156	16.6	942
Sudbury.....	239	2.2	1,846	16.8	42	0.4	7,213	65.6	1,418	12.9	113	1.0	13	0.1	12	0.1	98	0.9	10,994
Soo........	2,868	27.8	3,944	38.3	585	5.7	110	1.1	101	1.0	1,167	11.3	10	0.2	1.503	14.6	......	......	10,288
Georgian Bay	428	48.9	29	3.3	65	7.4	......	......	3	0.3	317	36.2	......	......	......	......	34	3.9	876
Algonquin...	445	11.3	47	1.2	85	2.2	......	......	......	......	......	......	......	......	2,940	75.1	399	10.2	3,916
Trent.......	925	39.1	505	21.4	522	22.1	......	......	......	......	10	0.4	......	......	......	......	401	17.0	2,363
Totals...	6,347	17.8	7,578	21.2	1,340	3.7	7,549	21.1	2,000	5.6	2,210	6.2	363	1.0	4,510	12.6	3,845	10.8	35,742

AVERAGE NUMBER OF RAILWAY FIRES PER HUNDRED MILES OF LINE THROUGH FOREST SECTIONS

Railway	1927	1926	1925	1924	1923	1922	1921
Canadian National Railways (exclusive of northern line)	1.7	1.7	2.4	3.3	6.2	*3.2	*3.7
Canadian Pacific Railway	1.5	3.5	2.4	2.0	5.3	2.7	3.9
Canadian National Railways (northern trans-continental line only)	.....	1.0	0.3	0.5	2.0	2.4	1.8
Temiskaming and Northern Ontario Railway	2.3	1.9	1.1	3.7	7.3	7.3	6.3
Algoma Eastern Railway	.....	.....	9.4	8.2	1.1	4.5	5.9
Algoma Central and Hudson Bay Railway	3.4	3.3	6.1	4.5	3.0	4.2	0.6
Nipissing Central Railway	.....	.....	.....	.....	.....	.....	.....
Miscellaneous Private Railways	11.2	2.2	7.7	.....	.....	.....	.....
	1.7	2.2	2.4	2.7	4.9	3.3	3.7

*Former C.N.R. and G.T.R. figures combined.

Railway	Per cent. of Total Number of Railway Fires						
	1927	1926	1925	1924	1923	1922	1921
Canadian National Railways (exclusive of northern line)	39.3	29.7	38.3	50.3	45.9	*36.1	*47.9
Canadian Pacific Railway	27.0	46.6	29.7	21.9	32.5	25.3	29.8
Canadian National Railways (northern trans-continental line only)	.....	6.8	1.6	3.0	7.6	13.3	7.9
Temiskaming and Northern Ontario Railway	10.1	5.9	3.1	8.8	9.6	14.5	10.6
Algoma Eastern Railway	.....	.....	6.2	5.1	0.4	2.4	2.8
Algoma Central and Hudson Bay Railway	12.4	9.3	15.6	10.9	4.0	8.4	1.0
Nipissing Central Railway	.....	.....	.....	.....	.....	.....	.....
Miscellaneous Private Railways	11.2	1.7	5.5	.....	.....	.....	.....
	100.0	100.0	100.0	100.0	100.0	100.0	100.0

*Former C.N.R and G.T.R. figures combined.

CLASSIFICATION OF FOREST AREAS BURNED OVER

INSPECTORATE	Number of fires	Timber land, mainly coniferous, i.e., softwood	Timber land, mainly hardwood	Cut-over land, some softwood left	Cut-over land, some hardwood left	Young growth, mainly coniferous	Young growth, mainly hardwood	Barren land	Grass land	Totals (acres)
Hudson	44	61	....	25	....	400	64	20	....	570
Kenora	19	18	....	24	....	21	250	2	....	315
Western	96	68	19	124	57	17	40	340	22	687
Oba	34	101	....	34	150	6	....	123	9	423
Cochrane	104	281	25	1,676	227	468	11	1,481	199	4,368
North Bay	70	2	2	20	20	9	181	440	268	942
Sudbury	201	3	....	178	....	1,923	96	8,207	587	10,994
Soo	144	290	3	1,584	258	1,184	745	3,827	2,397	10,288
Georgian Bay	75	7	....	7	109	51	160	205	337	876
Algonquin	61	....	....	460	....	15	165	1,995	1,281	3,916
Trent	76	....	70	70	153	200	329	1,421	120	2,363
Totals	924	831	119	4,202	974	4,294	2,041	18,061	5,220	35,742
1926 totals	1,110	10,266	2,468	12,866	9,378	17,583	11,303	19,262	5,248	88,374
1925 "	1,149	4,634	5,555	13,555	21,588	22,391	34,164	68,414	19,242	189,542
1924 "	851	24,067	6,592	11,089	12,057	31,760	15,908	42,353	2,190	146,017
1923 "	1,343	567,171	17,398	199,766	112,418	593,415	181,597	424,349	15,034	2,120,148
1922 "	1,021	39,946	6,449	37,416	32,693	46,798	40,325	131,370	11,196	346,193
1921 "	1,269	95,782	3,322	108,508	82,469	56,569	95,131	305,769	1,984	749,534

CLASSIFICATION OF FOREST AREAS BURNED OVER

Forest Conditions	1927		1926	1925	1924	1923	1922	1921
	Acres	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
Timber land	950	2.6	14.4	5.4	21.0	28.0	13.4	13.2
Cut-over land (some timber left)	5,176	14.5	25.2	18.5	15.9	14.7	20.2	25.5
Young growth (below six inches)	6,335	17.7	32.7	29.8	32.6	36.6	25.2	20.2
Barren and grass land	23,281	65.2	27.7	46.3	30.5	20.7	41.2	41.1
Totals	35,742	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF LAND BURNED OVER

Inspectorate	Fires burning on one class of land only						Fires burning on both Crown and private land										Totals	
	Crown land			Private land			Originating on Crown land					Originating on private land						
	No. of fires	Area in acres	Per cent.	No. of fires	Area in acres	Per cent.	No. of fires	Crown land area in acres	Per cent.	Private land area in acres	Per cent.	No. of fires	Crown land area in acres	Per cent.	Private land area in acres	Per cent.	No. of fires	Area in acres
Hudson	39	543	95.3	5	27	4.7	......	......	......	......	......	......	......	......	......	......	44	570
Kenora	16	314	99.7	3	1	0.3	......	......	......	......	......	......	......	......	......	......	19	315
Western	50	394	57.3	45	287	41.8	1	2	0.3	4	0.6	......	......	......	......	......	96	687
Oba	23	237	56.0	10	106	25.1	1	70	16.6	10	2.3	......	......	......	......	......	34	423
Cochrane	38	1,279	29.3	63	1,544	35.3	......	......	......	......	......	3	535	12.3	1,010	23.1	104	4,368
North Bay	28	116	12.3	41	391	41.5	......	......	......	......	......	1	335	35.6	100	10.6	70	942
Sudbury	93	10,446	95.0	103	525	4.8	3	1	......	7	0.1	2	3	......	12	0.1	201	10,994
Soo	53	3,540	34.4	85	6,325	61.5	2	50	0.5	355	3.4	4	8	0.1	10	0.1	144	10,288
Georgian Bay	33	208	23.7	39	418	47.7	......	......	......	......	......	3	165	18.9	85	9.7	75	876
Algonquin	42	3,002	76.7	17	129	3.3	1	135	3.4	600	15.3	1	38	1.0	12	0.3	61	3,916
Trent	32	1,326	56.2	43	987	41.8	1	25	1.0	25	1.0	......	......	......	......	......	76	2,363
Totals	447	21,405	59.9	454	10,740	30.0	9	283	0.8	1,001	2.8	14	1,084	3.0	1,229	3.5	924	35,742

(5) *Permits*

The number of permits issued during the season was only slightly in excess of the number issued the previous season, 13,593 as against 13,446, but the area covered by these was 55,762 acres, while the area in 1926 was 45,988 acres.

STATEMENT OF PERMITS ISSUED

District	Number of Permits						
	1927	1926	1925	1924	1923	1922	1921
Red Lake	24	31	99	70	28	23	....
C.G.R. West	103	26					
C.G.R. Central	28	....	....	....	....	....	....
Kenora	497	179	3	128	362	180	128
Rainy River	61	31	19	16	216	39	3
Thunder Bay	433	264	235	100	139	59	....
Nipigon	10	....	....	....	....	....	....
C.G.R. East	37	51	95	36	18	....	....
Hearst	1,264	1,804	1,656	1,011	1,000	1,774	1,082
Longlac	....	2	....	....	50	....	....
Oba	34	29	11	16	....	....	....
Franz	14	5	10	....	....	....	....
Kapuskasing	1,245	1,022	1,187	668	531	587	209
Smoky Falls	84	76					
Cochrane	2,871	2,506	2,486	1,815	1,480	2,497	1,503
Abitibi	5	65	157	2	2	61	2
Matheson	1,482	1,603	1,515	1,275	1,122	2,126	1,599
Timmins	1,173	1,407	1,212	580	406	754	407
New Liskeard	....	836	637	408	361	....	916
A.C.R	72	97	82	18	10	....	....
Blind River	298	164	126	100	36	6	....
Mississagi South	3	....	....	....	....	....	....
Foleyet West	59	58	3	34	11	....	....
Foleyet East	163	175	169	102	1	....	....
Mississagi West	77	67	20	15	1	....	....
Mississagi East	26	18	12	9	....	....	....
Webbwood	322	183	162	119	25	16	21
Sudbury North	18	16	36	173	36		
Sudbury South	766	580	411	149		....	....
Temagami West	11	14	19	....	....	....	....
Temagami North	765	294	253	200	....	387	24
Temagami East	223	395	174	86	11	48	15
North Bay	829	971	691	360	61	46	42
Georgian Bay West	87	83	100	....	....	....	....
Georgian Bay East	162	207	159	....	....	....	....
Algonquin North	45	14	33	29	....	....	....
Algonquin South	73	103	84	58	....	....	3
Trent	57	31	106	24	....	....	12
Madawaska	172	59					
Totals	13,593	13,466	11,962	7,602	5,907	8,603	5,966

STATEMENT OF PERMITS ISSUED

District	Acreage Covered by Permits						
	1927	1926	1925	1924	1923	1922	1921
Red Lake	56	15	416	215	95	26	....
C.G.R. West	189	63					
C.G.R. Central	....	....	....	1	....	....	....
Kenora	3,123	442	2	325	35,006	624	637
Rainy River	1,162	2,144	174	57	1,374	331	18
Thunder Bay	2,428	993	1,029	463	1,081	1,251	....
Nipigon	110	....	....	....	....	....	....
C.G.R. East	19	35	28	25	53	....	....
Hearst	3,358	3,435	3,721	2,311	2,335	3,837	2,124
Longlac	....	....	....	....	64	....	....
Oba	7	28	1	60	....	....	....
Franz	....	....	1	....	....	....	....
Kapuskasing	5,085	4,106	4,222	2,351	2,126	2,017	1,731
Smoky Falls	72	205					
Cochrane	5,577	5,623	4,462	4,010	4,348	8,108	4,652
Abitibi	4	213	426	....	1	968	13
Matheson	3,251	4,884	5,211	4,573	5,027	7,613	5,442
Timmins	1,812	2,354	2,064	1,421	918	2,591	988
New Liskeard	....	2,039	2,154	1,345	1,160	....	7,726
A.C.R.	269	408	1,257	100	36	....	....
Blind River	1,199	1,041	1,119	619	294	67	....
Mississagi South	27	....	....	....	....		
Foleyet West	1,370	1,008	25	2,959	52	....	....
Foleyet East	2,280	1,613	3,152	3,402	5	....	....
Mississagi West	2,373	2,208	2,555	81	408	....	....
Mississagi East	2,984	2,843	4,741	2	....	....	....
Webbwood	7,565	4,125	2,768	2,009	81	66	101
Sudbury North	556	137	293	425	187	....	....
Sudbury South	5,105	2,089	1,957	6,900			
Temagami West	7	27	6	....	....	....	....
Temagami North	1,412	319	1,197	303	....	1,657	129
Temagami East	514	458	819	172	41	196	25
North Bay	1,348	1,830	1,384	518	92	103	74
Georgian Bay West	297	201	742	....	....	....	....
Georgian Bay East	456	558	418	....	....	....	....
Algonquin North	15	148	377	719	....	....	....
Algonquin South	139	199	121	599	....	....	5
Trent	550	111	326	60	....	....	13
Madawaska	1,043	86					
Totals	55,762	45,988	47,168	36,025	54,784	29,455	23,678

STATEMENT OF PERMITS ISSUED

Month	Number of Permits						
	1927	1926	1925	1924	1923	1922	1921
April	663	100	451	127	....	....	....
May	2,857	3,580	2,185	849	2,131	1,992	1,154
June	4,641	3,341	2,273	3,614	711	3,034	3,085
July	2,082	2,643	2,172	1,388	1,314	1,502	364
August	1,671	2,065	2,484	1,093	1,077	1,580	1,329
September	1,656	1,672	2,367	528	566	495	34
October	23	65	30	3	108	....	....
Totals	13,593	13,466	11,962	7,602	5,907	8,603	5,966

Month	Acreage Covered by Permits			
	1927	1926	1925	1924
April	7,138	3,686	7,981	4,956
May	15,265	13,484	12,397	2,812
June	13,896	12,020	5,851	10,188
July	5,662	7,521	7,685	3,546
August	8,408	4,434	6,667	5,021
September	4,742	4,800	6,546	9,450
October	651	43	41	52
Totals	55,762	45,988	47,168	36,025

(6) *Equipment*

Of the major equipment in use the portable fire-fighting units and hand pumps continue to be the most important. The large mileage of new roads being opened up each year gives the motor truck an ever-increasing importance for the transportation of men and equipment.

An important development during the season was the use of wireless telegraphy in the Red Lake District of the Hudson Inspectorate, where four stations were opened, the equipment being assembled, installed and operated by our own personnel for the purpose of transmitting and receiving messages in connection with forest fire protection.

MAJOR EQUIPMENT PURCHASED AND IN USE

Inspectorate	Fire fighting units		Fire fighting hose (feet)		Portable hand pumps		Tents		Blankets (pairs)		Canoes		Small motor boats		Launches		Auto trucks		Railway motor cars		Velocipedes	
	Purchased 1927	Total in use	Purchased 1927	Total in use	Purchased 1927	Total in use	Purchased 1927	Total in use	Purchased 1927	Total in use	Purchased 1927	Total in use	Purchased 1927	Total in use	Purchased 1927	Total in use	Purchased 1927	Total in use	Purchased 1927	Total in use	Purchased 1927	Total in use
Hudson	10	40	22,000	86,700	24	92	14	74	125	342	13	53	1	2	....	2	....	....	....	2	2	4
Kenora	....	10	....	19,000	12	30	4	18	....	106	4	20	....	....	....	4	....	2	....	....	....	....
Western	3	22	5,000	39,100	....	8	12	34	25	200	1	20	....	....	1	4	1	4	1	3	....	9
Oba	1	24	3,500	60,800	58	115	5	111	....	617	2	57	....	4	....	2	....	1	....	10	....	18
Cochrane	5	29	13,000	61,400	125	144	5	74	20	437	8	65	....	1	....	5	3	10	....	4	....	38
Soo	1	19	....	36,400	46	56	....	77	....	431	....	41	....	1	1	1	....	3	1	3	2	9
Sudbury	4	64	....	157,900	2	201	10	162	....	1,098	11	151	4	8	1	7	2	7	....	7	....	6
North Bay	....	22	1,000	56,400	1	79	2	69	50	581	....	80	....	5	....	4	6	10	....	....	....	22
Georgian Bay	1	16	5,000	32,900	....	74	....	43	....	261	....	42	....	1	1	4	2	6	....	....	....	4
Algonquin	....	10	1.500	19,200	18	79	6	62	50	391	3	54	....	1	....	2	1	3	1	4	....	7
Trent	....	6	....	18,600	....	76	3	23	....	184	....	18	....	2	....	....	6	7	....	1	....	....
Totals	25	262	51,000	588,400	286	954	61	747	270	4,648	42	601	5	25	4	35	21	53	3	34	4	117

(7) *Locomotive Inspection*

Two men were employed throughout the season on the inspection of fire protective appliances on locomotives operating within the Fire Districts of the Province.

A total of 1,754 locomotive inspections were made covering 781 locomotives operating on railway lines under the jurisdiction of the Board of Railway Commissioners for Canada, the two inspectors having appointments as officers of the Board. In addition, 101 inspections were made of Temiskaming and Northern Ontario Railway locomotives and 24 inspections of logging locomotives, 1,879 inspections in all.

LOCOMOTIVE INSPECTION, 1927

Railway	Number inspected					Total No. Locomotives	Total number inspections							Inspections showing defects	Percentage defective						
	Times																				
	1	2	3	4	5 and over	1927	1927	1926	1925	1924	1923	1922	1921	1927	1927	1926	1925	1924	1923	1922	1921
C.P.R.	182	87	58	43	20	390	805	739	799	851	860	815	723	10	1.2	0.8	0.5	1.9	2.3	5.8	8.3
C.N.R.	155	68	38	58	51	370	915	962	988	1,001	856	*681	*740	7	0.8	1.8	0.5	1.5	2.7	*3.5	*5.7
A.C. & H.B.R.	11	4	....	....	....	15	19	20	45	45	29	45	35	......	....	....	....	....	....	2.2	22.8
A.E.R.	1	2	2	1	....	6	15	18	21	15	15	22	28	......	....	....	4.8	....	6.6	....	21.4
N.C.R.	....	....	....	....	....	....	......	3	3	8	......	......	......	......	....	....	33.3	....	....	....	....
Totals	349	161	98	102	71	781	1,754	1,742	1,856	1,920	1,760	1,563	1,526	17	1.0	1.3	0.6	1.6	2.5	4.6	8.3

Average cost per inspection: 1927, **$**1.78; 1926, **$**1.91; 1925, **$**1.78; 1924, **$**1.80; 1923, **$**1.88; 1922, **$**1.61; 1921, **$**1.70.

*Former C.N.R. and G.T.R. figures combined.

(8) *Improvements*

Considerable progress was made in the erection of buildings for the accommodation of personnel and equipment and in the erection of wooden and steel towers and telephone lines for the detection and reporting of fires. In a few districts the lookout tower and telephone system is nearing completion, but in most districts a number of towers and a considerable mileage of telephone lines have yet to be erected.

PERMANENT IMPROVEMENTS

Completed to October 31st, 1927

Cabins	224
Storehouses	40
Boathouses	22
Combined Storehouses and Boathouses, etc	12
Bunkhouses	21
Offices	11
Garages	33
Other Buildings	42
Hose Towers	29
Wooden Lookout Towers	135
Steel Lookout Towers	42
Permanent Telephone Lines (miles)	1,531
Temporary Telephone Lines (miles)	142

(9) *Air Patrol*

Aircraft were again used to supplement the ground staff in the control of forest fires, machines being located at Pine Ridge, Sioux Lookout, Kenora, Fort Frances, Kashabowie, Orient Bay, Longlac, Oba Lake, Sault Ste. Marie, Biscotasing, Mattagami Post and Sudbury, a total of 2,170 hours of flying time being for fire detection and 948 hours for transportation of men and supplies. A considerable proportion of the transportation flying was used in the Hudson Inspectorate, where the only other means of travel inland is by canoe.

Four Moth machines on floats were used for the first time in addition to the H.S. 2 L. type and proved very satisfactory for detection purposes.

(10) *Fire Hazard Disposal*

During the winter months a large amount of slash and debris was disposed of around mining camps and cordwood operations in the Red Lake district and the fire hazard in those areas greatly reduced. During the summer a further clearing was made around the townsite of Gold Pines. In all other parts of the Province strenuous efforts were made to have dangerous accumulations of slash disposed of and met with considerable success, particularly in the Clay Belt region. A great amount of debris was disposed of along the North Bay-Cobalt road and the Hydro-Electric Power Commission right-of-way through the Trent Inspectorate.

(11) *Travel Permits*

The introduction of the Travel Permit met with great success and received the hearty support of everyone concerned. A total of 6,548 permits were issued, the majority being for the North Bay-Cobalt Road.

(12) *Special Investigations*

In co-operation with the Dominion Meteorological Service investigations were continued in connection with the relation of different weather factors to fire hazard. Special forecasts were issued during hazardous weather and proved exceptionally useful.

Some experiments were carried out in connection with landscape maps for use in lookout towers and while it is yet too early to make definite predictions in this connection the landscape map appears to have great possibilities.

II.—REPORT OF THE DIRECTOR OF THE AIR SERVICE

Introduction.

The operating season of 1927 has been a successful, eventful period for the Provincial Air Service of the Ontario Government, and has again emphasized the value of aircraft for protection and conservation of Ontario's forest wealth. The success is largely due to those of the Ontario Government who showed their faith by the co-operation and fullest support of the development of aircraft for the work they are intended. One of the most important features of the season was the advent of the Moth seaplanes as an addition to the existing equipment for fire detection duties.

The seaplanes are the first light aeroplanes on floats, and the fact that thay were first supplied to and put to practical use by the Provincial Air Service marks the year of 1927 an epoch not only in the history of the Service and Canada, but of the whole world.

Credit for the project is due to the Provincial Air Service, who maintained that with a few modifications the original land plane could be converted into a seaplane.

The success of the Moth as a seaplane has vindicated the venture, much to the satisfaction of the manufacturers, who had misgivings over the adaptability of their obvious land machines.

In the previous Annual Report, mention was made of the fact that the Service was faced with the problem of replacing the obsolescent type of aircraft with modern commercial design and economy in the first cost of aircraft equipment. As the aircraft used in previous years were "written off," the question arose, what moderately priced modern aircraft available could carry out similar work and with equal success to that assigned to the old type. After exhaustive inquiries in America and England the Moth, designed and built by the De Havilland Company, England, was chosen. It was chosen not only because of its low price, which is an important factor to be considered in all commercial flying enterprises, but because its factor of safety is the standard of which dispels any doubt as to its capabilities as a flying machine.

Doubts were expressed that the frail-looking Moth would stand up to the work of which it was required, but their subsequent performances have justified the expenditure and the expectancies placed in them.

The choice of the Moth was not made with a view to completely carrying out the work of the H.S. 2 L. in so far as transportation and suppression, but to lower the cost of fire detection, which constitutes a major item in the duties of the aircraft. A short narration of the characteristics of the Moth may be referred to:—

Cruising speed 75 m.p.h., which allows for much shorter patrols.

Climbing speed 550′/min., which allows the patrol to be commenced almost immediately on leaving the water, instead of circling the base until the required height is attained.

Gas consumption, 20 mls. per gal., or 3.75 gals. per hour.

Oil consumption, one pint per hour.

The H.S. 2 L. weight-lifting type cannot be dispensed with, because transportation, especially in the Western Area, plays a recognized role in fire suppression duties.

Organization—Flying Operations.

The organization of the Service was again altered, but only in respect to opening additional temporary bases in the Western and Eastern areas to render sketching services in the former and fire protection duties in the latter areas. The former object was attained by the establishment of a temporary base at Eva Lake, to which a machine though posted primarily for sketching duties, was invariably called upon to carry out fire protection duties under the direction of the Western Area Superintendent. The latter object was attained by opening a new base at Mattagami to comply with the wishes of the District Forester in that district for further extension of the field of operation. The advantages gained were more than offset by the disadvantages under which this latter base was operated. The lack of telephonic communication in addition to the costly method of transporting gas and oil, machine spares and supplies constitutes a problem which can only be overcome by the abandonment of this base. The Western operating district consisted of five permanent bases and one temporary base, seven flying boats and one seaplane. The Moth seaplane was used exclusively by the Superintendent at Headquarters, Sioux Lookout, and the flying boats allotted as follows:—OG. OT. Sioux Lookout; OH. OQ. Pine Ridge; OL. Fort Frances; OP Kenora; OR. Eva Lake; OT. was transferred to Sudbury District in June. OL. was "written off" in September through fair wear and tear.

This district carried out 2,276.33 hours' flying, which represents 46.88 per cent. of the total flying hours and an average of 284.34 hours per machine.

The Central District consisted of three bases and one sub-base at Port Arthur and three flying boats. OI. was at District Headquarters, Orient Bay; OM. at Shebandowan; and OS. at Longlac. ON. was posted as an additional machine to Orient Bay during July and remained there until the completion of the season.

Flying hours for the operations were 887.00 hours, which represents 18.24 per cent. of the total, an average of 221.45 hours per machine.

The Eastern operating area consists of four bases with four flying boats and three Moths. OK., OW., ON., OT. at Sudbury; OV. at Remi Lake; OX. at Bisco, and OF. at Mattagami; ON. was posted to Orient Bay in July, and OT. was posted from Sioux Lookout.

No actual flying on operations was made by OV. as the pilot left his base and machine without correct notice to participate in the Atlantic flight.

This district carried out 929.45 hours flying which represents 19.10 per cent. of the total flying for the Service, an average of 132.46 hours per machine.

The above low figures are occasioned by the fact that O V. only completed 21.20 hours flying before it was returned to storage, and OT. 7.20 hours from time arrival Sudbury base, flying before being classified as unserviceable. Further to these facts the district was served with but three machines until the arrival of the Moth seaplanes in July.

OK., which remained at Sudbury throughout the whole period, completed 253.30 hours' flying.

Sault Ste. Marie, the general headquarters, supervised the maintenance of the base, Oba Lake, which in previous years was worked under the administration of the Central District Superintendent.

OA. was stationed at the headquarters and OJ. at Oba Lake. These two machines carried out 768.00 hours' flying, which is 15.81 per cent. of the total flying, an average of 384.00 hours per machine.

OA.'s total flying of 485.55 hours, which includes approximately 80 hours on instructional flights, is a very creditable achievement in view of the age of the aircraft, it being the oldest in the Service.

Reconditioning.

The increased flying hours for the shorter operating period and the efforts made to keep the aircraft serviceable, made the overhauling of aircraft and engines a problem which was defeated by the endeavour of the personnel of the Service.

In numerous instances engines were changed overnight, which thus did not inconvenience the organization of the Forestry Branch.

In one instance, during the hazard period, a machine left on patrol in the morning, landed at the Headquarters, installed a new engine and was away on patrol in five hours. This case alone gives an example of the co-operation of the flying personnel in maintaining patrol efficiency.

During the operating period the engineers at the reconditioning base at Sault Ste. Marie, where all engines are completely overhauled every 100 hours, invariably worked all night to supply operating districts with engines.

The organization of the reconditioning period has experienced a complete change. The recommendation in the previous annual report, that pilots as helpers be dispensed with, has been adopted, and instead of the Chief Superintendent and two Assistant Superintendents, the management of the plant is now controlled by the Director, with the assistance of a Liaison Officer stationed at the plant's headquarters.

As the age of the machines increase, so extra precaution must be taken to ensure that they will conform to the Air Board Regulations and will withstand the strenuous work to which they are subject during the season. It is worthy of mention that the wings, hulls and engines are completely stripped and rebuilt each year before the machine is allowed to proceed on operations. The success of the Service in carrying out the requirements of the Forestry Branch has justified this policy, but it cannot be accomplished by allowing inexperienced workers to recondition the machines. It is a well-known fact that this Service can boast of having the best aircraft air engineers in Canada, but as aviation increases, so we must expect to lose some of our engineers. Thus we have to prepare ourselves for this day, which will inevitably arrive, by the formation of a reserve pool which is at present on the strength of the Service, surplus to requirements, but only during the operating season.

Figures have proved that the existing complement of mechanics is none too many for the short time and the amount of work which has to be done during the reconditioning period. In addition to the reconditioning of aircraft and engines, the personnel at the plant constructed various units of equipment for the Forestry Branch, in addition to a number of canoes for the R.C.A.F.

Detection.

As in previous years, the requisitions for fire detection were controlled by District Foresters and patrols were carried out according to their requirements.

Fire detection constitutes the major item of flying in the Provincial Air Service, as is proved annually by statistics, and in view of this endeavours are made to minimize the cost in maintaining this essential duty by the introduction of the Moth seaplane, which can be operated at a comparatively low cost.

During the operating season of 1927, 2,170.53 hours or 44.67 per cent. of the total hours were spent in patrolling the forest area of Northern Ontario. The fact that the percentage is smaller than in previous years can be ignored, in view of the total hours, which exceeds all other figures connected with this duty.

Suppression.

Flying has not supplanted the ground forces in suppressing fires, but they find in aircraft an instrument which increases the efficiency of their work to a great extent.

The total of 948 hours' flying denotes the increased activity in suppression and general transportation duties for the 1927 period.

The Western District, which supplied 640.20 hours, or 67.57 per cent. of the total hours, used aircraft as a means of transportation to remote districts, which otherwise have to be served by canoe.

On a number of occasions the crew of the aircraft whilst on detection duties put out small fires which if allowed to burn until the arrival of the ground forces, may have terminated in disastrous results.

The outstanding feature in connection with fire suppression and transportation during the season was the unfailing efforts of the personnel of the Service in maintaining a machine efficiency which conduced to the favourable results obtained by the suppression forces in fire fighting.

The procedure of issuing requisitions to observers for aircraft to carry out suppression and transportation flights is considered to be incompatible with the nature of the demand, because except on very few occasions observers were not carried and, therefore, have no apparent connection with these duties.

Sketching.

The hours flown during the season on classification forest types was 523.00 (10.47 per cent. of the total flying), an increase of 380 hours over the hours applied to similar service during 1926.

The increased activity in this connection is attributed to the detachment of one machine in the Western District to perform the principal portion of this duty, and the employment of other machines in times of patrol and suppression inactivity.

During this season Eva Lake was utilized as a temporary base, because of its proximity to the area surveyed and because it enabled the observer to collect valuable data for the ground study of forest conditions.

Since forest type sketching from the air is accepted as being quicker, accurate and cheaper, the solution for further economy in relation to this work is the establishment of temporary bases each year near the scene of operation, and the allocation of one or more aircraft exclusively for sketching.

This scheme would eliminate the expense in ferrying the machines daily from their respective bases, and the solicitude which might be felt at Headquarters over the absence of the machine from its primary duties.

Photography.

Topographical Survey accounted for 173.3 hours, which represents 3.56 per cent. of the total hours, which exceeds last year's figures by 74.10 hours.

This steady increase in flying in this particular phase of the year's programme emphasizes the growing importance of air photography for map revision.

A machine which is capable of climbing rapidly is an essential requisite for economy. The initial cost of a modern machine with this characteristic would be requited in a few seasons, provided that photography was carried out on a large scale.

Instruction.

The success of the instructional work for the 1927 period would have equalled that of the preceding year had it not been for a regrettable accident which resulted in the death of one Junior B. pupil and injuries to a Junior A. pupil.

The deceased pupil had had 500 hours experience as pilot during the World War, but had not flown consistently since. He received eight hours five minutes instruction prior to solo and carried out solo flights with marked ability and keenness.

The Court of Inquiry which assembled to inquire into the cause of the crash gave a finding of "Error of Judgment" on the part of the pilot.

Whether his prolonged absence from flying suddenly affected his nerves, which made him lose control of the machine, cannot be determined. Evidence points toward this theory because during his instructional flights he showed that he had not lost the touch and nerve gained as a pilot during the war.

Flying, like all occupations requiring nervous and mental strain, cannot be shelved for any length of time. We have seen so often the effects on the nerves of pilots who have not flown for some years and then endeavour to come back.

Sixteen pupils received flying instruction during the season, the total devoted to this work amounting to 110.10 hours, which represents 2.47 per cent. of the total flying hours.

The majority of the pupils chosen to receive instruction were from the personnel of the Forestry Branch Air Service, or Observing Staff, as a result of valuable service rendered to the Service in previous years.

This policy, as outlined in the Annual Report for 1926, has proved a success, because not only does it promote competition amongst the personnel, which is the basis of efficiency and progress, but it gives to the Service pilots experienced in engineering or observing, the results of which will be recognized when two or single seater aircraft are used for forest protection duties.

Following is given the report of the officer in charge of instruction—Summary of Flying Instruction, 1927:—

One new pilot was given instruction in the handling of an H.S. 2 L. flying boat and passed in the Senior Category of pilots.

Two junior pilots graduated from the air engineer staff and passed for service as Junior Pilots B.

Two air engineers, two observers, and one junior pilot B. were given instruction and each successfully carried out a number of solo flights at Sault Ste. Marie. Four of these pilots received the R.C.A.F. Refresher Course at Camp Borden on three types of Avro machines and all passed the course satisfactorily.

One senior pilot was given instruction, owing to his long absence from flying, before proceeding to operating base.

Four junior pilots A. were given preliminary flying instruction, two of whom were returned, one posted as a pilot helper on operations and the fourth posted to engineers' shop under instruction at Sault Ste. Marie.

One senior pilot received instruction and carried out solo flights, but was turned down as not being up to the standard required by the Service.

One engineer (applicant pilot) received instruction and carried out solo flights, but was turned down and reverted to engineer's grade.

Service Flying.

1. *Forced Landings.*—The hours expended for this purpose are apt to create an impression that as the hours decrease yearly, so obviously must the number of forced landings decrease.

This impression is erroneous. Though the decrease for this period is consistent with the decreased forced landings, in reality it denotes the policy of decreasing the proportion of service flying to requisition flying.

In previous years many hours flown in search of aircraft which had forced landed for a minor trouble was naturally charged to service flying.

This unnecessary flying and expense was obviated during the 1927 period by the introduction of a regulation whereby, that in the event of a machine not returning to its base, a certain number of hours were to elapse before carrying out a search.

The success attributed to this regulation is signified by the total of 17.50 hours, a considerable decrease on last year's figures when the increase in flying hours and flights are observed. Of this total, 9.15 hours was consumed by machine OU. in searching for machine OS., which had forced landed in the Kenogami River, and for conveying the men to their respective bases.

2. *Ferrying.*—The total of 240.25 hours (4.9 per cent. of the total time) was assigned in transporting machines to and from their operating bases.

The above figures, which show a small increase on last year's, actually represent a decrease because the field of operation was extended considerably and an additional machine to the Service equipment was transported to the Western Area.

This flying is essential, but since it forms a big item in the expenses of the flying service, no reduction can be anticipated until the slow obsolescent type of aircraft now used are supplanted by a modern, fast and economical type.

Conclusion.

The successful termination of the flying operations for 1927 was largely due to the many other services which gave their whole-hearted support and untiring co-operation throughout the whole period.

A special tribute is due to the District Foresters and Observing Staff who, by their inceasing efforts and goodwill, contributed to the congeniality which prevailed, and to the ultimate result of the season's operations.

The personnel of the Provincial Air Service, by their devotion to duty, marked 1927 an era in the history of the Service. Working hours had no limit. They were ever ready at all hours of the day and night to carry out the requirements of the Service.

The staff at Sault Ste. Marie invariably worked all night during a severe hazard period to sustain the supply of engines and the operating staff in the field also managed, by their unceasing efforts, to maintain the highest possible service and patrol efficiency.

We mourn the loss of Capt. T. B. Tully, who was associated with this Service since its inauguration, and who acted as Superintendent and Chief Instructor.

Capt. T. B. Tully's flying record with the Provincial Air Service, Ontario Government, was indeed a very enviable record and his loss to this Service and aviation in general is very keenly felt.

Operating Statistics.

The statistical summary attached indicates the increased activity in almost every phase of the season's operations and emphasizes the fact that the Air Service is becoming year by year a constituent of the Forestry Branch for the preservation of Ontario's forest wealth.

The marked increase in the hours flown on operation, administration and inspection duties was chiefly due to conveying Senior officers of the Provincial Government on inspection duty to remote districts which, before the advent of aircraft, were almost inaccessible.

HOURS FLOWN ON VARIOUS PHASES OF FLYING OPERATIONS

	1927		1926		1925	
	Hrs. Min.	Per cent.	Hrs. Min.	Per cent.	Hrs. Min.	Per cent.
Fire Detection	2,170.53	44.7	1,957.44	55.4	1,440.40	52.5
Suppression	948.00	19.5	640.17	18.1	155.45	5.7
Sketching	523.00	10.8	142.56	4.0	244.42	8.9
Photography	173.00	3.6	99.25	2.8	53.15	1.9
Special Transportation	127.10	2.6	194.50	5.5	197.40	7.2
Observers' Instruction	31.35	0.7	17.14	0.5	26.50	0.9
Forced Landings	17.50	0.4	29.25	0.8	36.04	1.3
Ferrying (to and from bases)	240.25	4.9	234.36	6.6	330.41	12.0
Operation, Administration, Inspection	426.00	8.8	62.10	1.8	62.05	2.2
Flying Instruction and Demonstration	137.05	2.8	117.50	3.3	144.48	5.7
Test	65.30	1.3	42.55	1.2	47.27	1.7
	4,861.03		3,539.22		2,739.52	

EFFICIENCY PROVINCIAL AIR SERVICE OPERATIONS, 1927

MONTH	Requisitioned	Attempted	Completed	Completed same day but delayed	Not completed same day	Percentage completed uninterrupted	Percentage completed same day but delayed	Mechanical causes	Weather
April	5	5	5	..	..	100.00	....	..	..
May	55	54	52	..	2	96.29	3.71	1	1
June	193	191	148	4	9	93.14	2.09	1	12
July	273	271	254	4	13	94.09	1.47	4	13
August	371	368	349	7	12	94.83	1.90	3	16
September	317	313	292	4	19	92.69	1.27	2	21
October	44	47	41	1	5	87.23	2.13	1	5
	1,261	1,251	1,171	20	60	94.03	1.79	12	68

	1927	1926	1925
Flights.			
Total number of flights	2,745	1,994	1,312
Average duration of flight	1.76 hrs.	1.46 hrs.	2.06 hrs.
Average miles flown per flight	105	115	129
Average altitude	2,610 ft.	3,197 ft.	1,990 ft.
Average number of flights per day	13.8	10.6	6.3
Average number of flights per day per machine, on days machines employed	2.10	2.11	....
Number of miles flown	287,305	230,991	165,835
Load.			
Total load-weight carried	4,443,913	3,249,372	2,364,275
Total operating load	3,170,178	2,589,959	1,810,735
Effective or useful load	717,913	659,413	553,540
Passengers Carried.			
Total number of passengers carried	2,268	1,636	1,214
Average number of passengers per flight	.82	.82	.9
Average number of passengers per machine	119	102	71
Total number of passengers and personnel carried	7,195	5,624	3,938
Machine days, one machine for one day machines employed	1,307	944	763
Fairweather machine days, machines available and idle	661	793	932
Machine days, machines available and weather unfit for flying	615	797	805
Total number of machine days supplied by the Service	2,583	2,534	2,500
Number of times one machine unserviceable one day	84	117	229
Total possible machine days in season	2,667	2,651	2,729
Number of patrols requisitioned	1,261	821	553
Number of times machines unable to complete patrol on account of machine trouble	12	20	15
Service patrol efficiency	96.85	95.59	91.61
Machine patrol efficiency	99.05	97.55	.....

III.—REPORT OF THE LIAISON OFFICER

Operations carried out during the past season include:—

(1) Operations in connection with the use of flying.
(2) Establishment of radio communication.
(3) An investigation of lookout tower horizon map construction.
(4) Improvement of photographic survey methods.
(5) Classification of O.F.B. maps.

Flying.

The principal feature of the past season, from the standpoint of use as well as operation of aircraft, has undoubtedly been the purchase of a specialized type of machine for fire detection. The type of machine purchased has proven satisfactory and should appreciably reduce the cost of this type of aerial work. These machines are not, however, suited to forest type sketching or oblique photographic survey.

Flying records of the past season, while showing a general similarity to previous years, are distinguished by an increase from twenty-eight hundred to just over four thousand hours, by far the greatest recorded in any single year.

Of this twelve hundred hour increase fully two-thirds is chargeable to transportation of fire-fighting crews and equipment, mainly in the Red Lake

District, while the remaining one-third has been absorbed by survey requirements of various kinds. Regular patrol flying has remained at practically the same figure as in 1926.

Further reference to the increase in transportation flying in the Red Lake district is perhaps hardly required, it being generally realized that conditions in this section of the country require special methods and precautions. The greater use of machines for surveys can be largely explained by the increased experience of the observing staff, and also to a better appreciation on the part of district officers of the information which they can procure.

Some indication of the special administration problems confronting district organizations in different sections of the province and of the diversity of the information to be obtained by aerial survey can be obtained from a list of the surveys undertaken during the past year. These include:—

1. In the Sioux Lookout District:—

   A sketch map of 250,000 acres, to show—
   - (*a*) timber types;
   - (*b*) areas of high hazard;
   - (*c*) location of lakes suitable for aerial suppression flying and the country to be reached by canoe from them.
2. In the Port Arthur District:—
   Location and examination of six Lookout Tower sites.
3. In the Oba District:—
   - (*a*) Photographic survey of a strip one mile on both sides of all railway rights of way.
   - (*b*) Location of lakes suitable for aerial suppression flying and the country to be reached from them by canoe.
4. In the Sault District:—
   - (*a*) Photographic survey of forty townships.
   - (*b*) Aerial sketching of poorly mapped areas to be patrolled during present season.
5. In the Sudbury District:—
   - (*a*) Photographic survey.
   - (*b*) Aerial Sketching of poorly mapped areas to be patrolled during present season.
   - (*c*) Location of all lakes suitable for aerial suppression flying and country to be reached from them by canoe.
6. In the North Bay District:—
   - (*a*) Photographic survey of poorly mapped townships.
   - (*b*) Aerial forest typing.
   - (*c*) Sketch map of area adjacent to Ferguson Highway.
7. In the Parry Sound District:—
   Aerial photographic survey.

To the above, all of which was initiated by the district offices, must be added an almost equal amount of flying to provide type maps as a basis for the departmental forest survey in the Rainy River watershed. This work has provided detailed information over an area of 3,000,000 acres; an increase of 1,000,000 acres over last year's work.

Together with the continued satisfactory performance of regular fire patrols, the information obtained by the above surveys constitutes the Branch's most successful flying season.

Radio.

Radio communication, which was first tested in the period 1924-1925, was utilized during the past season for communication in the Hudson Inspectorate.

Operating with a main base at Sioux Lookout and three outside stations at Pine Ridge, Red Lake and Long Lake, the system handled over one thousand messages for a total of over fifty-eight thousand words. This increase in traffic is well illustrated by the records of the Sioux Lookout station, where thirteen hundred words handled in July—the opening month—increased to twenty-seven hundred in August, and again increased to thirty-seven hundred in September. Should the above condition continue during the coming season, it will be necessary to obtain authority either to inaugurate a charge system or to limit the number of messages accepted on any one day.

Horizon Map.

No practical results have as yet been obtained in this line of work. Briefly stated the problem is to provide a diagram or special map which can be used to relate the ordinary topographic sheet used in Forestry Branch towers to the landscape as seen by the tower observer. In the case of a tower which has been long established, in thoroughly mapped country, operating with a thoroughly competent and experienced tower man, the importance of a horizon map is negligible. Unfortunately, for a variety of reasons, these conditions do not apply to many O.F.B. towers already established. It should be noted further that the development of the horizon map contains the possibility of materially reducing the number of towers required in any territory, with a consequent saving in capital and overhead expenditure.

During the past season two photographic methods of preparing horizon maps were tested in co-operation with the Tweed District office. In the first of these, photographs were taken with a special photo-theodolite loaned by the University of Toronto. This instrument, which is specially designed for survey work, produced very sharp negatives. It was found, however, that in enlargement much of the desired detail was lost. A projection was, therefore, thrown on drawing paper and the detail required, which could be quite readily picked out, traced in by hand. The product of this experiment while partially successful was considered too costly.

Later in the season a special camera was constructed by the district staff and a set of experimental photographs obtained. While still not entirely satisfactory, these would appear to contain the essential information required.

Photographic Survey.

During the past season over two thousand aerial survey photographs were taken, a total which more then exceeds all previous Branch work of this kind.

Two major improvements in the office end of the Branch's methods should also be recorded; first, in the development of aerial film and, second, in the final construction in workable form of a perspective pantograph.

By the use of our own developing outfit, negatives and prints have improved very markedly. It has also been possible with this equipment to maintain much better co-operation with the photographers in the field than when developing and finishing were done by an outside organization.

The photographic plotting apparatus mentioned above, which has been constructed to a design evolved by members of the Branch, has proved successful. By its use plotting can be carried on twice as rapidly and with a considerable increase in accuracy. The apparatus is capable of still further development.

Classification of Maps.

This rather prosaic operation, carried out during the past summer, was made possible by the enlarged quarters of the Branch. Some five hundred documents were sorted, classified and catalogued.

IV.—REFORESTATION

Provincial Forest Stations:
St. Williams (Norfolk County).
Orono (Durham County).
Midhurst (Simcoe County).

Provincial Transplant Nurseries:
Sand Banks (Prince Edward County).
Kemptville (Grenville County).

County Forests:
Hendrie (Simcoe County).
Vivian (York County).
Northumberland (Northumberland and Durham Counties).
Uxbridge (Ontario County).

Private Forests.

Tree Planting:
Private Planting.
Demonstration Plots.

Seed Collecting.

Summary of Nursery Stock.

Summary of Tree Distribution.

SAINT WILLIAMS NURSERY

During the late fall of 1926, and winter of 1927, a small staff of fifteen men was retained for the purpose of carrying on essential work of a reparatory nature. These men included first and second foremen, clerk, nine gang bosses, and three teamsters.

When weather conditions were favourable for outside work, silvicultural operations were carried on over a section of natural woodland comprising a portion of the Station. This policy of improvement cuttings has been consistently adhered to for a number of years with the result that several hundred acres of young forest are now being managed on strict forest principles. This work, aside from providing an example for the proper handling of farm woodlots in the community, is effective in producing stands of superior species and an increased annual increment.

Inside operations, when the weather is stormy, include crate construction, seed extraction, painting and repairing of all tools and implements, and the many other small jobs that need to be cleaned up during the dormant season.

Nursery operations commenced on March 17th. A staff of seventy-three men were taken on strength, and lifting of stock for permanent distribution was commenced immediately. Approximately 4,910,300, all species, were lifted, and indicate the number of trees that were disposed of in the spring of 1927.

CONIFERS		DECIDUOUS	
Species	Number	Species	Number
White Pine	617,000	White Ash	68,000
Red Pine	1,167,000	White and Yellow Birch	11,000
Scotch Pine	896,000	Elm	117,000
Jack Pine	509,000	Honey Locust	3,900
White Spruce	216,000	Black Locust	1,200
Norway Spruce	293,000	Manitoba Maple	3,500
White Cedar	369,000	Soft Maple	82,000
European Larch	45,000	Hard Maple	9,000
		Red Oak	38,000
		Butternut	1,200
		Walnut	55,000
		Chestnut	10,000
		Basswood	5,900
		Willow Cuttings	7,600
		Carolina Poplar	385,000
	4,112,000		798,300

Total 4,910,300

Concurrent with lifting operations, transplanting of seedlings was carried on. In all, 5,937,500 transplants were transferred from the seed-bed area to nursery lines and includes the following species and number of each lined out:

TRANSPLANTS LINED OUT DURING SPRING OF 1927

Hardwoods	Number	Conifers	Number
Elm	40,000	White Pine	2,000,000
Carolina Poplar Cuttings	120,000	Red Pine	1,400,000
Willow Cuttings	2,000	Scotch Pine	270,000
Basswood	2,500	Jack Pine	490,000
White Birch	15,500	White Spruce	800,000
Yellow Birch	9,000	Norway Spruce	380,000
Red Oak	13,000	Sitka Spruce	2,800
Pepperidge	3,600	White Cedar	136,000
Beech	1,000	Red Cedar	1,800
Hackberry	500	Hemlock	10,000
Soft Maple	600	Balsam	55,000
Chestnut	1,200	European Larch	183,000
Totals	208,900		5,728,600
Grand total	5,937,500		

New seeding was confined almost entirely to that of a fall operation. The number of beds put in were as follows:—

CONIFEROUS SEED SOWN

SPECIES	Number of Beds Sown	Total Seed Sown Pounds	Ounces
White Pine	155	174	6
Red Pine	935	668	2
Red Pine	112	70	..
Scotch Pine	55	34	6
Scotch Pine	25	15	10
Jack Pine	85	53	2
White Spruce	76	57	..
Norway Spruce	130	113	12
White Cedar	46	28	12
White Cedar	24	12	..
Red Cedar	8	40	..
Japanese Larch	30	30	..
Totals	1,681	1,297	2

HARDWOOD SEED SOWN

Species	Number of Beds Sown	Total Seed Sown Pounds	Bushels
Black Cherry	30	120	..
White Birch Yellow Birch	26	26	..
Basswood	6	28	..
White Ash	in belts	116	..
Hard Maple	"	130	..
Black Locust	"	18	..
Walnut	in rows	..	82
Red Oak	"	..	20
Totals	62	438	102

In addition to the foregoing disposal of transplants, shipments were made to other Provincial Forest Stations, viz.:—

SPECIES (Conifers)	Orono	Midhurst	Kemptville	Sand Banks	Total
White Pine	395,000	....	12,000	4,000	411,000
Red Pine	380,000	....	40,000	10,000	430,000
Jack Pine	100,000	....	10,500	....	110,500
Scotch Pine	75,000	....	9,500	9,500	94,000
White Spruce	145,000	....	26,500	....	171,500
Norway Spruce	160,000	100,000	10,000	8,500	278,500
	1,255,000	100,000	108,500	32,000	1,495,500

SPECIES (Hardwoods)	Orono	Midhurst	Kemptville	Sand Banks	Total
White Ash	....	....	800	....	800
Elm	....	....	400	....	400
Soft Maple	....	....	1,200	....	1,200
Hard Maple	....	....	1,200	....	1,200
Carolina Poplar	....	....	....	100,000	100,000
	....	....	3,600	100,000	103,600
Total	....	....	....	....	1,599,100

Fertilizers.—As a result of heavy fertilizing over a period of years, our nursery area has been brought up to a high state of fertility, and it is now found unnecessary to fertilize so intensively as heretofore.

The policy of growing leguminous crops to be plowed under for green manure is, however, being consistently adhered to, and this procedure, supplemented by a light top dressing of decomposed manure appears to be all that is required to maintain an efficient soil condition for the production of nursery stock. Commercial fertilizer, true, is applied to a number of compartments that are not quite up to the mark, but the quantity of lime, phosphates and blood is in no degree as great as that which it has been the custom to use in former years.

FERTILIZERS APPLIED DURING 1927

Animal		Mineral	
Manure Tons	Dried Blood Pounds	Lime Tons	Rock Phosphate Pounds
336	1,325	Nil	12,700

Tree Seed.—Heavy inroads have been made on the surplus seed stock in storage at Saint Williams. Due partly to the fact that recent seed years have not been the best, but more particularly on account of increased production of all three Forest Stations, seed requirements are more than doubled.

Present amount of seed in storage includes:—

Species	Weight (lbs.)
White Pine	11
Red Pine	41
Scotch Pine	None
Jack Pine	16
Norway Spruce	591
White Spruce	6
Hemlock	66
European Larch	67½
Balsam	132¼
White Cedar	2
Black Locust	11½
	944¼

Addition to Property.—The outstanding feature as regards addition to property, is the recent acquisition of what is known as the Turkey Point property. As the Norfolk Forest Station No. 2, this area, comprising some 1,500 acres of partly wooded sand land, is possessed of vast potentialities from the viewpoint that there are several areas suitable for the production of nursery stock, while other expansive stretches of waste land provide the possibility of establishing experimental forest plantations.

Rapid development of this area has been effected during the recent summer. Three and three-quarters miles of road have been graded thirty feet in width, after which gravel had been applied "three loads wide."

A legendary gravel pit on the property was brought to light as a result of systematic soundings having been taken. To date more than 10,000 yards of gravel have been mined, and soundings indicate an almost inexhaustible supply. The value of this pit is accentuated since it is located in a district where gravel is at a premium. Arrangements are being made to establish a small transplant organization with an experienced foreman in charge.

Aside from its unquestionable suitability as a Forest Station, the development of this area is not of less significance in that Turkey Point, already widely known as a summer resort, will become a spot of greater educational and recreational importance.

One mile of telephone line has been constructed, providing communication between this Forest Station at Turkey Point and Headquarters.

Roads.—In addition to the aforementioned road construction, all fire lines and wood roads were maintained in good condition.

Fencing.—A new nine-strand wire fence, approximately one mile in length, was erected along the crest of the escarpment at Turkey Point, for the purpose of preventing cattle and people from trailing up and down the steep hillsides. This year an endeavour has been made to prevent the very rapid erosion of these lake shore banks, by means of layering willow and planting pine thereon.

Plantations.—Extension work in connection with plantations assumed increased proportions this year. In excess of 700,000 trees were planted on the Turkey Point property alone, while several thousand conifers were set out at Headquarters to make new plantations and fill in thin places on existing woodland areas.

PERMANENT PLANTINGS AT THE NORFOLK FOREST STATION DURING 1927

Species	Number
Carolina Poplar cuttings	133,000
Carolina Poplar rooted	25,700
Willow cuttings	67,500
Willow rooted	2,500
White Pine	111,000
Red Pine	158,280
Scotch Pine	103,000
Jack Pine	210,000
Black Locust	1,200
	812,180

Survey.—A survey of Station No. 2, at Turkey Point, has just been completed. The data procured will show types, crest contours, all roads, streams, plantations, and site classifications. The entire property of approximately 1,500 acres will be drawn to the scale of 400 feet to one inch, while a more detailed map 200 feet to one inch has been prepared of that section chosen as headquarters of the Station and at which point it is intended to develop the forest nursery.

A site comprising sixty acres of excellent nursery ground has been blocked off into compartments and is ready for nursery operations of 1928.

Protection.

Animals.—It appears to be absolutely imperative that all sections in the vicinity of a nursery be maintained in a clean and tidy condition. The accumulation of debris under hedges, trees, etc., provides an excellent harbour for field mice, chipmunks and squirrels. These three rodents in particular can work havoc during the late fall and winter in the seed-beds and can get away with a tremendous quantity of seed.

Disease.—The work of combating disease has been tenaciously carried on this year. Under experienced supervision, three men inspected white pine for weevil and removed all infested branches. Injury from weevil is gradually becoming less.

Eradication of members of the genus ribes for the purpose of preventing the propagation of white pine blister rust continued. We are again happy to report no evidence of this very serious disease.

Chestnut blight (*Endothia parasitica*) is becoming frequent, but as yet isolated. Inspection of several private holdings have been made and evidence of the disease pointed out to the owners.

NURSERY STOCK FOR 1928 DISTRIBUTION

CONIFERS	Number	HARDWOODS	Number
White Pine	1,200,000	White Ash	114,000
Red Pine	1,650,000	White and Yellow Birch	32,000
Scotch Pine	500,000	Black Locust	26,000
Jack Pine	760,000	Beech	1,600
White Spruce	500,000	Basswood	5,000
Norway Spruce	325,000	Black Cherry	5,000
White Cedar	90,000	Butternut	2,000
European Larch	110,000	Elm	33,000
Balsam	30,000	Chestnut	2,000
		Manitoba Maple	4,000
		Soft and Hard Maple	Nil
		Red Oak	11,000
		Carolina Poplar, rooted	30,000
		Carolina Poplar, cuttings	500,000
		Willow, rooted	1,000
		Willow, cuttings	1,000
		Walnut	50,000
	5,165,000		817,600
		Total	5,982,600

In addition to the above totals, representing available permanent planting stock for the spring of 1928, there remain several million of young seedings and transplants not sufficiently developed to be distributed.

Orono Nursery

Nursery operations throughout the year have been subordinated to the installation of an irrigation system.

Weather conditions have been favourable to nursery operations as a whole. The long warm autumn enabled us to keep well up with the seasonal activities toward the end of the year.

Seeding.—During the year a total of 957 coniferous seed-beds were set out and 145 bushels of hardwood seed sown as follows:—

SPRING SOWING OF CONIFEROUS BEDS

Species	Number of Beds Sown	Total amount of Seed Sown Pounds	Ounces
White Cedar	12	9	..
Red Pine	35	26	4
Scotch Pine	20	12	8
White Pine	30	45	..
	97	92	12

FALL SOWING OF CONIFEROUS BEDS

Species	Number of Beds Sown	Total amount of Seed Sown Pounds	Ounces
White Cedar	50	37	8
Hemlock	5	6	4
Jack Pine	50	29	6
Red Pine	500	375	..
Scotch Pine	50	31	4
White Pine	105	157	8
Norway Spruce	50	62	8
White Spruce	50	50	..
	860	749	6

In addition to the above coniferous seed, the following hardwood seeds were sown:—

FALL SOWING OF HARDWOOD SEED

Species	Total Amount of Seed Sown Bushels
White Ash	25
Basswood	1
Butternut	12½
White Elm	2
Hard Maple	16
Silver Maple	5
Red Oak	26
Walnut	58
	145½

Transplanting.—In the spring, 1,600,000 conifers and 75,000 hardwoods were transplanted, as follows:—

CONIFERS

Species:	Number of Seedlings
White Cedar	47,000
Jack Pine	62,000
Red Pine	312,000
Scotch Pine	117,000
White Pine	709,000
Norway Spruce	147,000
White Spruce	229,000
	1,623,000

HARDWOODS

Species:	Number of Seedlings
White Ash	6,500
White Elm	16,000
Hard Maple	2,400
Silver Maple	50,000
	74,900

Fertilizers.—Green manures were used extensively where possible, crops of fall rye and buckwheat being ploughed under. Two plots were seeded to sweet clover in the spring and a good catch has been obtained. In addition, the following fertilizers other than green manures, were applied during the year:—

ANIMAL		MINERAL		
Manure Tons	Dried Blood Pounds	Acid Phosphate Pounds	Sulphate of Ammonia Pounds	Muriate of Potash Pounds
130	1,150	1,500	325	800

Demonstration Plantations.—No additions were made to nursery demonstration plantations this season, the only activity in this section being confined to maintenance and the refilling of fail places.

In the Manvers township municipal demonstration plot, 12½ acres were planted to red, white, jack and Scotch pine and bands of poplar cuttings were run across the wind direction.

Property.—During the early part of the year a two hundred acre area, comprising lot 22, concession 1, Manvers township, Durham county, having been taken over by the Department of Lands and Forests, came definitely under the jurisdiction of this Forest Station.

This land, which supported an uneven aged mixture of white pine, red pine, red oak, hard maple and white birch, was logged for saw timber and ties (oak) in the winters of 1923 and 1924. It was cut over for cordwood in the winters of 1925 and 1926. Cutting, however, was restricted to a diameter limit of eight inches D.B.H. for pines, and six inches D.B.H. for hardwoods and, as a result, sufficient seed trees were left to ensure adequate reproduction. A splendid young growth is already established consisting mainly of white pine and red oak, with a fair percentage of red pine, hard maple and white birch interspersed. It is hoped that some silvicultural operations may be commenced next year.

Irrigation.—The most important single operation undertaken during the year was the laying out and installation of an irrigation system. As the success of our nursery operations are so dependent on irrigation, all other activities were made subordinate to this work.

The water supply is obtained from a spring creek which passes through the northeast corner of the property, along the east side and through the southeast corner. A retaining wall thirty feet long by three feet above water level and four feet below, was constructed along the creek and through an opening in this the water is conducted by means of a foot-square concrete chute, ten feet long, into a supply cistern 20 feet x 12 feet x 6½ feet. The water is screened in the chute by a series of graduated mesh screens.

The pump house—a 15 foot x 18 foot cottage-roofed building—is located fifteen feet beyond the cistern. In it are the engine and a three-stage centrifugal pump. The suction pipe is four inches by twenty feet long, fitted with a foot valve, while the discharge is three inches by 230 feet to the base of the tower, which is forty-five feet above the water level in the cistern. From the base of the tower the water is elevated 100 feet to the bottom of the 10,000 U.S. gallon tank.

A heater-house, ten feet by twelve feet and of cottage roof style, is located on the ground immediately beneath the tank, to which it is connected by a three-ply frost-proof box which protects the main feed pipe (4-inch), the heater pipe (2½-inch) and the overflow pipe (1½-inch). In this heater-house is a coal heater with a water jacket which causes sufficient circulation through the 2½-inch pipe to the tank to prevent freezing. A four-inch gate valve is located in this building, permitting control of the filling of the tank.

The four-inch distribution main is laid at a depth of from five feet to eight feet below the surface of the ground. Outlets (1½-inch) through tees and kerb cocks were located at intervals of 300 feet along the distribution main, while four hydrants (1½-inch) placed strategically among the buildings give excellent fire protection and four gate valves (4-inch) located on the pipe line give shut-off control over the various sections of the line. A total of 5,775 feet of four-inch main was laid.

Buildings.—Aside from the pump-house, heater-house, retaining walls, cistern and various concrete work necessitated by the irrigation installation, construction was confined to a tool-house fourteen feet by eighteen feet, located at the lower end of the seed-bed area. This will take care of tools and materials during seeding seasons and will fill a long-felt want.

A bush shack, fourteen feet by eighteen feet, with a shanty roof was erected on the 200 acre bush lot. This was sheathed inside and out with lumber obtained on the property and the walls loosely packed with sawdust. It is proposed to use this building as a temporary shelter for any men who are engaged in cleaning up operations on the property.

Roads.—A wagon road was constructed to link up the pump-house and tower with the main nursery road. This entailed considerable grading as a large section of the road was located on a steep side hill. Main nursery roads were graded and gravelled.

Publicity.—The fall fair exhibit was considerably curtailed this year, being confined to a tent exhibit at Colborne in Northumberland county, and at Orono. Favourable results were obtained in both cases and it is hoped that we may be enabled to carry on next year on the same scale as has previously been the case.

Co-operation with the Department of Agriculture through the Durham County Representative was continued and extended. Lectures on reforestation and forestry generally were given at the Agricultural Short Course at Blackstock, in Darlington township, during the winter. A small exhibit of trees with an appropriate explanatory card was also used to embellish the Durham and Northumberland counties exhibit in the Department of Agriculture section at the Canadian National Exhibition.

A splendidly attended lecture was also given before the Clarke township Horticultural Society.

These exhibits and lectures, together with the more general information issued from Toronto, are bearing splendid results. In Durham and Northumberland there are now two county forests totalling 1,800 acres, six or more municipal demonstration plots, and a steadily increasing interest in reforestation, woodlots and the forests generally, among the people as a whole.

TREES FOR DISTRIBUTION IN 1928

Conifers:		Hardwoods:	
White Pine	515,000	Walnut	13,500
Red Pine	335,000	Butternut	5,000
Scotch Pine	475,000	Elm	22,000
Jack Pine	100,000	Ash	100,000
White Spruce	200,600	Soft Maple	51,500
Norway Spruce	125,000	Hard Maple	1,000
White Cedar	26,000	Red Oak	1,000
Red Cedar	4,000	Black Cherry	5,000
		Basswood	800
		Poplar Cuttings	30,000
		Willow Cuttings	25,000
	1,780,600		254,800
Total			2,035,400

Other trees in various stages of development, 9,934,700.

Midhurst Nursery

A change in superintendents took place late in August. Only fifteen permanent men were carried through the winter, but the average monthly number of men on the pay-roll for the year was twenty-eight. No building was done during the year.

Silviculture.—Improvement cuttings were made during the winter, removing all diseased, crooked and undesirable trees from the woodlots. The poplar canker (*Hypoxylon pruinatum*), which attacks large-toothed poplars up to ten inches D.B.H., continues to kill thousands of trees through this part of the country. Trees affected with this disease are removed on this station as quickly as they are detected.

From the trees removed 371 small logs were drawn to the local mill and sawn into lumber for making shipping crates.

Other Winter Work.—During the winter 401 loads of muck were drawn from the swamp and spread on the land to increase the humus content of the soil.

In all 360 shipping crates were made.

FERTILIZERS APPLIED TO SEED-BEDS AND NURSERY LINES, 1927

Manures	368 tons
Bone Meal	357 lbs.
Acid Phosphate	263 lbs.
Nitrate of Soda	63 lbs.

CONIFEROUS SEED BEDS

Species:	Sown Fall 1926	Spring 1927	Fall 1927
Red Pine	117	47	656
White Pine	44	52	173
Scotch Pine	42	9	16
Jack Pine	..	15	..
Norway Spruce	37	..	59
White Spruce	9	30	40
White Cedar	9	6	32
Hemlock	6	..	..
	26	159	976

HARDWOOD SEED SOWN

Species:	Number of Bushels
Black Cherry	15
Red Oak	45
Basswood	1
Sugar Maple	9
Butternut	23
Walnut	202
Hickory	1½
Silver Maple	10
American Elm	2
Green Ash	½
	309

The following seedlings were lined out during the season of 1927:

Species:	Spring	Fall
Red Pine	382,896	181,960
White Pine	1,044,668	74,520
Scotch Pine	194,400	......
Jack Pine	120,960	......
White Spruce	206,128	......
White Cedar	39,960	......
Balsam	43,344	......
Red Cedar	9,936	......
	2,042,292	256,480
Total for season		2,298,772

Publicity.

The Provincial Forest Station exhibit was shown at the following township school fairs in the County of Simcoe: Vespra at Midhurst, Tay at Vasey, Tiny at Wyevale, Essa at Ivy, and Sunnidale at Sunnidale Corners. The exhibit was also sent to the following fall fairs: Oro, Orillia, Midland, Barrie, Collingwood, Elmvale, Alliston, Bradford and Cookstown.

Community Centre.

Each year sees the Forest Station used more as a community centre. The athletic field and the open-air skating rink draw the young people for miles around. In September the Vespra Township school fair was held on the grounds and had a record attendance.

STOCK ON HAND FOR 1928 DISTRIBUTION

Conifers:		Hardwoods:	
White Pine	629,000	Silver Maple	22,500
Red Pine	270,000	Black Cherry	3,400
Scotch Pine	380,000	Butternut	2,000
Jack Pine	30,000	Walnut	6,900
White Spruce	100,000	Red Oak	25,000
White Cedar	355,000	Willow Cuttings	25,000
		Poplar	30,000
		Balsam	400
		Red Cedar	8,500
		Elm	10,500
		White Ash	1,000
		Hard Maple	300
	1,764,000		135,500
Total			1,899,500

Nursery stock in various stages of development, 6,259,113.

TRANSPLANT NURSERIES

SAND BANKS

The work already established in connection with holding the drifting sand was strengthened and supplemented where necessary this year. Planting of poplar and willow and some conifers was continued in sheltered places.

NURSERY STOCK FOR DISTRIBUTION, 1928

Conifers:		Hardwoods:	
White Pine	8,600	Larch	80
Red Pine	8,755	Butternut	80
Jack Pine	2,430	Elm	180
Scotch Pine	12,624	Hard Maple	500
White Spruce	13,350	Soft Maple	80
Norway Spruce	7,440	Red Oak	556
White Cedar	17,870	White Ash	9,140
Red Cedar	5,000	Poplar Cuttings	150,000
		Willow Cuttings	50,000
	76,069		210,616
Total			286,685

Nursery stock in various stages of development, 12,970.

KEMPTVILLE

Trees were distributed locally from this nursery as in former years and several thousand were shipped by rail. The small area of this nursery is still a drawback in furthering the interest of reforestation in this section of the Province.

STOCK ON HAND FOR DISTRIBUTION, 1928

Conifers:		Hardwoods:	
White Pine	4,000	Ash	800
Red Pine	37,500	Elm	400
Jack Pine	10,500	Hard Maple	1,200
Scotch Pine	9,500	Soft Maple	1,200
White Spruce	13,250		
Norway Spruce	9,000		
	83,750		3,600
Total			87,350

Nursery stock in various stages of development, 50,250.

COUNTY FORESTS

HENDRIE (Simcoe County)

Only seventy-four acres of the Simcoe County forest remain to be planted and this is already sparsely covered with young hardwoods. This 1,000-acre forest will be completely planted in the spring of 1928. All plantations are doing well. Hundreds of visitors have called to see this forest during the past year.

All fire roads were kept cultivated during the summer to keep down weeds.

A certain amount of silvicultural work was carried on during the winter. Scattered defective trees were cut into fuel.

The following trees were planted:

Red Pine	127,000
White Pine	23,500
Scotch Pine	22,000
Jack Pine	12,000
	184,500

VIVIAN (York County)

During the year 1,000 rods of fence were built, 100 rods of fire line cleared, and six acres of woodland were improved during the winter.

The following trees were planted:

Red Pine	48,000
White Pine	48,000
Scotch Pine	173,000
Jack Pine	33,000
White Spruce	5,000
Larch	3,000
White Cedar	150
Poplar Cuttings	100,000
Poplar, rooted	200
	410,350

NORTHUMBERLAND

(United Counties of Northumberland and Durham)

During the year 1927, 2½ miles of fire line were cut for the purpose of segregating the forest property from adjacent woodland. Ten rods of fencing were built and 8½ acres of woodland were improved.

Trees planted were as follows:

White Pine	61,000
Red Pine	110,000
Jack Pine	37,000
Soft Maple	500
Elm	500
Ash	500
	209,500

UXBRIDGE (Ontario County)

During the year forty rods of wire fence were built, 2¾ miles of fire lines were completed and five acres of woodland were improved. A caretaker's house with adjoining barn and poultry buildings were erected during the summer.

Trees planted were as follows:

White Pine	50,000
Red Pine	50,000
Scotch Pine	50,000
Jack Pine	50,000
	200,000

DURHAM

(United Counties of Northumberland and Durham)

During the late autumn the purchase of an additional 1,000 acre tract was commenced by these United Counties. The initial block consists of 790 acres in the Township of Clarke.

PRIVATE FORESTS

OSLER

The following trees were planted:

White Pine	30,000
Red Pine	70,000
Scotch Pine	63,000
Jack Pine	25,000
	188,000

WILLIAMS

The following trees were planted:

White Pine	1,000
Red Pine	15,000
Scotch Pine	2,000
Jack Pine	1,000
White Spruce	2,000
	21,000

MULOCK

The following trees were planted:

Red Pine	20,000
Scotch Pine	12,000
Walnut	9,000
Willow Cuttings	1,800
	42,800

PRIVATE PLANTING

This year 3,838 persons received trees for private planting. A total of 4,176,205 trees were distributed for this purpose.

DEMONSTRATION PLOTS

New plots established:

Hanover	White Pine	7,000
	Red Pine	17,500
	Scotch Pine	20,000
	Cedar	1,000
Laurier	Red Pine	150,000
Lindsay	White Pine	4,000
	Red Pine	250
	Scotch Pine	3,000
North Bay	White Pine	5,000
	Red Pine	5,000
Parry Sound	White Pine	4,000
	Red Pine	4,000
	Scotch Pine	2,250
	Jack Pine	2,000
	Red Maple	500
	Silver Maple	200
	White Birch	300
St. Marys	Red Pine	2,000
	Scotch Pine	2,000
	Cedar	1,000
	Elm	4,000
	White Ash	4,000
	Soft Maple	4,000
Welland Ship Canal	White Ash	10,200
	Poplar Cuttings	10,000
	Willow Cuttings	20,000

Additions to plots previously established:

Albermarle	Red Pine	3,000
	Scotch Pine	3,000
Barrie	White Pine	2,000
	Red Pine	1,000
Beeton	White Pine	5,000
	Scotch Pine	18,550
Burford	Scotch Pine	2,400
Camp Borden	White Pine	54,500
	Red Pine	73,700
	Scotch Pine	93,970
	Jack Pine	19,750
	White Spruce	23,800
	Cedar	3,370
	Larch	10,000
	Butternut	14,950
	Elm	24,570
	Soft Maple	19,380
	Red Oak	5,200
	White Ash	20,800
	Poplar Cuttings	3,370
Cramahe	Scotch Pine	1,000
	Jack Pine	500
	Poplar Cuttings	5,000
Devil's Elbow	White Pine	20,000
	Red Pine	20,000
Elizabethtown	Scotch Pine	1,000
Guelph	White Pine	5,000
	Scotch Pine	5,000
	White Spruce	100
	Soft Maple	5,200

Additions to plots previously established—*Continued*

Manvers	Scotch Pine	7,500
	Red Pine	10,000
	Jack Pine	7,500
	Poplar Cuttings	5,000
	Willow Cuttings	1,000
Mono	Red Pine	7,500
	Scotch Pine	7,500
Mulmur	Scotch Pine	10,000
Norfolk County	Red Pine	82,000
	Scotch Pine	5,000
	Norway Spruce	400
	Walnut	3,300
	Elm	37,000
	Rooted Poplar	4,000
Sunnidale	Scotch Pine	10,000
	Poplar Cuttings	10,000
Uxbridge	Scotch Pine	17,000
	Jack Pine	18,000
Windham	White Pine	5,000
	Red Pine	5,000
	Scotch Pine	5,000
Woolwich	Red Pine	2,000
	Scotch Pine	5,000

SEED COLLECTING

During the summer the main drying shed at Angus was struck by lightning and burned to the ground. Aside from the building the loss in cones was small as the extracting for the season was almost completed.

During the early autumn two new drying sheds were erected providing a total drying and storage area for 10,000 bushels of cones. Other improvements to the property included a foreman's residence, an underground vault for storing seed, a concrete water cistern, and the installing of a delco electric plant.

The following tree seed was gathered:

White Pine cones	6,330	bushels
Red Pine cones	1,485 3/8	"
Scotch Pine cones	47	"
Jack Pine cones	1,078 7/8	"
Austrian Pine cones	37 3/8	"
Hemlock cones	10 5/8	"
Tamarack cones	7/8	"
White Spruce cones	146	"
Norway Spruce cones	8 1/8	"
Black Spruce cones	1	"
Balsam cones	2 3/8	"
White Cedar cones	151 1/4	"
Red Cedar cones	4 1/2	"
Walnuts	51 1/4	"
White Ash	21 1/4	"
Red Oak	130 5/8	"
Sugar Maple	24 7/8	"
Manitoba Maple	1/2	"
Basswood	5 1/8	"
Hickory	1	quart
Butternuts	18 3/8	bushels

SUMMARY OF NURSERY STOCK FOR PLANTING, 1928

NURSERY	Conifers	Hardwoods	Totals
St. Williams	5,165,000	817,600	5,982,600
Orono	1,780,600	254,800	2,035,400
Midhurst	1,764,000	135,500	1,899,500
Sand Banks	76,069	210,616	286,685
Kemptville	83,750	3,600	87,350
Totals	8,869,419	1,422,116	10,291,535

SUMMARY OF TREES PLANTED PERMANENTLY

PLACE	Conifers	Hardwoods	Cuttings	Totals
Private planting (reforestation and windbreaks)	3,528,248	544,676	103,281	4,176,205
Demonstration Plots	800,820	156,300	54,370	1,011,490
Northumberland Forest	208,000	1,500	....	209,500
Vivian Forest	310,150	200	100,000	410,350
Hendrie Forest	184,500	....	....	184,500
Uxbridge Forest	209,500	....	....	209,500
Private Forests	241,000	9,000	1,800	251,800
Northern Districts	52,650	350	2,000	55,000
St. Williams	576,400	1,200	332,100	909,700
Midhurst	62,100	1,100	....	63,200
Sand Banks	49,995	3,480	54,792	108,267
Totals	6,223,363	717,806	648,343	7,589,512

V.—FOREST SURVEYS

The forest survey programme as outlined for 1927 involved the examination of the area in the Rainy River and Kenora districts draining to Rainy lake, exclusive of Quetico park.

This whole area comprises some 8,000 square miles or 5,120,000 acres and made too large a proposition for one season with the field force available. Consequently for 1927 only the country draining to Otukamamoan or Trout lake, the Big Turtle river, the Little Turtle river, the Seine river, the Atikokan river, and the Pipestone and Namakan rivers was considered.

Area.

This reduced area extends from the Sixth Meridian, run by Patton, 1921, east to the boundary of Rainy River and Thunder Bay, and from Quetico park north to the height of land.

The whole tract contains approximately 4,455 square miles or 2,850,977 acres. In this total, however, are 605 square miles or 387,200 acres under timber license. While the areas under license were sketched there was no effort made to secure an estimate.

Object.

The object of the survey was:

First, to classify the area according to existing forest types and age class conditions.

Secondly, to prepare a supplemented and improved map of the physiographic features.

Thirdly, to secure an estimate of the available pulpwood and timber resources.

Fourthly, to make general studies in immature stands to obtain an idea of their potential value.

Method.

Methods used in previous years were again employed to satisfy the object of the survey. The organization consisted in aerial sketching work in conjunction with field parties.

Aerial Sketching.—Work was carried on from two air bases, one at Eva lake south of Kawene on the Canadian National Railway, and the other at Fort Frances. Maps were prepared by direct sketching from the air, showing the existing waterways improved, plus any additional lakes and streams. With the waterways mapped more completely, sketching of forest types proceeded. Finally as the sections of the country were sketched these maps were turned over to the field parties.

Ground Work.—Strips were used to obtain samples for the estimate and check type boundaries. For most of the area strips were run at half-mile intervals, but in the better pine stands this distance was reduced to one-quarter mile. The width of strip also varied from eleven feet to sixty-six feet according to the class of timber and the density of the stand.

Strips thirty-three feet wide were run in selected young and second-growth stands and all trees were tallied. This supplied complete composition for the stand. Plots were then laid out and a growth analysis made on trees representing each diameter class.

As the plots were taken in representative stands from young growth to maturity the changes in composition and growth could be recorded.

General Forest Conditions.

Three type conditions were recognized by composition, namely, coniferous stands having less than 20 per cent. of the species hardwoods; mixed stands having 20-80 per cent. hardwoods; and hardwood stands having less than 20 per cent. of the species conifers. A further division of the type was made on the basis of age or maturity. Types were mapped as mature, second growth, or young growth. A mature stand is one now containing close to its maximum yield and is ready to be cut. Second-growth stands are more confusing to define. Where a stand of timber has originated after a fire—is now from 40-60 years old and the average diameter of the trees is 6″-7″ for jack pine and 4″-5″ for spruce the stand has been classed as second growth. Recently as a result of growth studies made for jack pine and spruce, a second growth-stand is one which if allowed to grow can reasonably be expected to double its value in another twenty years. Young growth stands represent a more immature growth, usually the growth from 15-40 years after a fire. Trees are from 1″-4″ in diameter, so that the whole stand does not carry trees of commercial sizes.

Since so much of the surveyed area has been classified as "recent burn" this term deserves definition. After an area has been burned over there is a period, lasting up to fifteen years, during which the new growth does not express what the future composition might be. Consequently until such areas can be designated as young growth either mixed, coniferous or hardwood no finer classification can be made. In reality such areas are young growth unclassified.

Over the entire tract of 2,463,777 acres, 735,574 acres or 29.9 per cent. is covered by the coniferous type; 361,251 acres or 14.7 per cent. by the mixed type, and the balance, 1,366,952 acres or 55.4 per cent. by recent burn, water, muskeg, and barren.

The age class relationships over the tract show 346,485 acres or 14.2 per cent. covered by mature growth; 252,252 acres or 10.2 per cent. by second growth; 492,543 acres or 20.0 per cent. by young growth; 946,315 acres or 38.4 per cent. by recent burn, and 426,182 acres or 17.2 per cent. by water and waste areas.

Timber Estimate.

The estimate of the timber on the tract is summarized to show the total quantity by watersheds. Both mature and second-growth stands are estimated but separately. In the total estimate second-growth stands furnish 7 per cent. of the white and red pine estimate; 48 per cent. of the jack pine cordage; 36 per cent. of the spruce cordage, and 35 per cent. of the balsam cordage.

Jack pine, spruce and balsam are the important contributors to the pulpwood estimate. Of the total estimate for these three species, jack pine furnished 54 per cent., spruce 42 per cent., and balsam 4 per cent. The white and red pine is located chiefly in the country at the headwaters of the Big Turtle river and in the country draining to the Seine river in the Kenora district.

At the completion of the survey there will be prepared a written report descriptive of the area; a set of maps showing watershed divisions, forest type and age class conditions, and a map showing the organization of the field work and the distribution of the strips on which the report is based.

LETTER OF TRANSMISSION

To His Honour W. D. Ross,

Lieutenant-Governor of the Province of Ontario.

Sir,—I have the honour to transmit to you herewith, for presentation to the Legislative Assembly of the Province of Ontario, the Thirty-seventh Annual Report of the Department over which I have the honour to preside.

I have the honour to be, Sir,

Your obedient servant,

Chas. McCrea.

Minister of Mines.

Department of Mines,
Toronto, 1928.

INTRODUCTORY LETTER

To The Honourable Chas. McCrea,
Minister of Mines.

Sir,—I beg to submit to you herewith the Thirty-seventh Annual Report of the Department of Mines, published in six parts, as follows:

Part 1

Introductory Letter, by Thos. W. Gibson.
Statistical Review of Ontario's Mineral Industry in 1927, by W. R. Rogers and A. C. Young.
Classes for Prospectors, 1927-28, by E. M. Burwash.
Mines of Ontario in 1927, by T. F. Sutherland, J. G. McMillan, D. G. Sinclair, G. E. Cole, and A. R. Webster.
Mining Accidents in Ontario in 1927, by T. F. Sutherland, J. G. McMillan, D. G. Sinclair, G. E. Cole, and A. R. Webster.

Part 2

Kirkland Lake Gold Area (A Detailed Study of the Central Zone and Vicinity), by E. W. Todd. Accompanying the report is a map case containing 22 maps and also an envelope with 14 vertical sections.

Part 3

Ben Nevis, Munro, Kamiskotia, and Other Base Metal Areas, Districts of Cochrane and Timiskaming, by T. L. Gledhill.
Ranger Lake and Garden River Area, District of Algoma, by M. E. Hurst.
Certain Lead-Zinc Deposits in the District of Algoma, by M. E. Hurst.

Part 4

Gold Deposits of Woman, Narrow and Confederation Lakes, District of Kenora (Patricia Portion), by E. L. Bruce.
Lake Savant Area, District of Thunder Bay, by E. S. Moore.
Geology of the Beardmore-Nezah Gold Area, Thunder Bay District, by Geo. B. Langford.
Huronian Gold Mine, Moss Township, District of Thunder Bay, by R. J. Watson.
Platinum-Bearing Nickel-Copper Deposit on Lower Shebandowan Lake, District of Thunder Bay, by R. J. Watson.

Part 5

Natural Gas in 1927, by R. B. Harkness.
Petroleum in 1927, by R. B. Harkness.
The Oil and Gas Fields of Ontario, by R. B. Harkness.

Part 6

Geology and Economic Deposits of the Moose River Basin, by W. S. Dyer.
Appendix: Devonian Cephalopods from the Moose River Basin, by A. F. Foerste.
Fire Clay, Kaolin, and Silica Sand Deposits of the Mattagami and Missinaibi Rivers, by R. J. Montgomery and R. J. Watson.

Only Part 1 is bound with the Sessional Papers of the Legislature. All parts are available on application to the Department.

I have the honour to be, Sir,
Your obedient servant,
Thos. W. Gibson,
Deputy Minister of Mines.

Department of Mines,
Toronto, 1928.

PROVINCE OF ONTARIO
DEPARTMENT OF MINES

HON. CHAS. McCREA, *Minister of Mines.* THOS. W. GIBSON, *Deputy Minister.*

THIRTY-SEVENTH ANNUAL REPORT

OF THE

ONTARIO DEPARTMENT OF MINES

BEING

VOL. XXXVII, PART I, 1928

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1929

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Model of a galleon of the period of King Henry VIII. It is of exquisite design and workmanship, is made of pure nickel, stands about 3½ feet high, and was presented by the Mond Nickel Company to the Ontario Department of Mines, August 25, 1927, in recognition of services rendered to the mining industry of Ontario by the Department, the occasion being the banquet at Hart House, University of Toronto, to delegates of the Empire Mining Congress. The galleon was designed by Paul Hardy of Storrington, Sussex, England.

STATISTICAL REVIEW OF ONTARIO'S MINERAL INDUSTRY IN 1927

By W. R. Rogers and A. C. Young

Introduction

In the year of Canada's Diamond Jubilee of Confederation we look in retrospect to the development of the mining industry of Ontario from an insignificant position in 1867 to third rank among the primary industries in 1927, with an annual value of ninety millions of dollars. Progress in mining in 1927 has kept pace with all other business throughout Canada and shows a record value considerably in advance of any preceding year. The industry is rapidly becoming a governing factor in the commercial and industrial life of the Province. Reference to Table III shows that the value of metals in Ontario exceeded the non-metallic output for the first time in 1905. This was due to the production of silver from Cobalt. In 1907 Ontario's mineral production first exceeded that of British Columbia, and the premier position among Canada's provinces as regards mineral output has been maintained since that date.

Finally revised figures show the total value of Ontario's mineral production in 1927 to be $90,283,447 as against $85,098,706 in 1926, or an increase of $5,184,741 or 6.1 per cent. As shown in Tables I and II, the mineral production is divided into four main groups embracing a wide field of minerals: metallics worth $62,631,255; non-metallics, $7,638,605; structural materials, $14,160,552; and clay products, $5,853,035. Increases over 1926 were noted in all groups except the non-metallics where a decrease of $204,027 is recorded.

As above noted, the most important group of minerals is that of metallics. Gold, nickel, silver, copper, cobalt and lead are produced in three major divisions: gold, nickel-copper, and silver-cobalt mining, while lead is practically all derived from one mine. With the exception of silver-cobalt mining, expansion has been general and an increase in the price of silver would tend to re-open many idle properties now unable to operate at a profit.

The most important items among the non-metallics are natural gas, salt and gypsum. In the aggregate the output of non-metallics does not vary greatly from year to year.

Structural materials and clay products, due to a lively building programme, both experienced an expansion in output as may be seen from the figures shown in the general tables of production.

Mining Congress.—An event of outstanding importance during the period was the holding in Canada of the British Empire Mining and Metallurgical Congress in August and September, which brought to the Dominion experts of high standing in all branches of mining from many parts of the Empire. While the decision to hold the second of these triennial congresses in Canada was in itself a tribute to the standing of the country in mining and metallurgy, the ultimate value to the industry will be very considerable, not only in the exchange of ideas but also in the impressions made upon the visitors of our country's attractive possibilities as a field for future mineral development.

TABLE I.—SUMMARY OF MINERAL STATISTICS OF ONTARIO FOR 1927

Product (tons of 2,000 lbs.)	Quantity	Value	Employees	Wages
METALLIC:		$		$
Gold.....oz.	1,627,050	33,627,040	5,972	9,520,937
Silver..... "	9,294,032	5,230,402	1.296	1,791,559
Copper in matte (*a*).....tons	11,682	2,102,772	(*b*) 2,842	4,106,192
Nickel in matte (*a*)..... "	15,762	5,674,448		
Copper (metallic).....lb.	21,977,157	2,843,761		
Nickel, metallic and contained in speiss exported..... "	28,529,384	7,508,126	(*c*) 576	813,253
Nickel oxide and salts..... "	8,856,536	2,079,597		
Platinum metals.....oz.	22,762	1,270,843		
Bismuth.....lb.	2,072	1,003	316	379,806
Cobalt, metallic and in residues exported "	880,590	1,764,534		
Cobalt oxide (metal content).....				
Cobalt in salts and unseparated oxides				
Lead, pig and in concentrates exported... "	7,990,709	528,729	211	316,988
Total.....	.....	62,631,255	11,213	16,928,735
NON-METALLIC:				
Actinolite.....tons	86	1,075	.....	.....
Arsenic, white.....lb.	4,961,178	197,668	(*d*)	.....
Feldspar, crude and ground.....tons	17,119	154,533	107	73,017
Graphite, crude and refined..... "	1,795	109,613	58	45,973
Gypsum..... "	83,998	500,688	231	274,790
Iron pyrites..... "	463	6,077	.....	.....
Mica..... "	1,284	75,183	43	28,335
Mineral water.....Imp. gals.	293,200	12,811	13	6,003
Natural gas.....M. cu. ft.	7,311,215	4,331,780	1,123	1,148,339
Petroleum, crude.....bbls.	139,606	289,391	103	90,516
Phosphate.....tons	82	824	.....	.....
Quartzite and quartz..... "	159,150	266,204	89	84,117
Silica brick.....M.	553	(*e*) 28,549	.....	.....
Salt.....tons	254,180	1,510,777	290	322,549
Talc and soapstone..... "	15,138	181,981	61	51,834
Total.....	.....	7,638,605	2,118	2,125,473
STRUCTURAL MATERIALS:				
Cement, Portland.....bbls.	3,751,786	5,144,326	931	1,129,546
Hydrated lime.....tons	44,749	540,687	451	458,001
Quicklime.....bush.	5,668,087	1,657,552		
Sand and gravel.....tons	5,381,769	2,035,793	654	638,438
Sand-lime brick.....M.	61,380	(*f*) 721,485	199	224,535
Stone: building, trap, granite, etc.....tons	4,254,960	4,060,709	1,471	1,209,314
Total.....	.....	14,160,552	3,706	3,659,834
CLAY PRODUCTS:				
Brick, face.....M.	114,671	2,287,495	2,077	1,738,303
" common..... "	67,206	1,063,724		
" fancy and ornamental..... "	519	25,016		
" sewer..... "	10,760	202,920		
Tile, drain..... "	20,330	521,957		
" structural.....tons	86,690	775,806		
Sewer pipe, copings, flue-linings, etc.... "	.....	884,817	301	335,448
Pottery.....M.	5,820	91,300	27	35,432
Total.....	.....	5,853,035	2,405	2,109,183
Grand Total.....	.....	**90,283,447**	**19,442**	**24,859,225**

(*a*) Copper and nickel in matte valued at 9 and 18 cents per pound, respectively.
(*b*) Employees and wages for nickel-copper mines and smelters.
(*c*) Employees and wages for nickel-copper refineries.
(*d*) Employees and wages included with silver-cobalt smelters and refineries.
(*e*) Not included in the total of non-metallics or grand total.
(*f*) No deduction made for lime consumed in manufacturing.

TABLE II.—COMPARATIVE VALUE OF MINERAL PRODUCTION, 1923—1927

Product	1923	1924	1925	1926	1927
METALLIC:	$	$	$	$	$
Gold	20,136,287	25,669,303	30,206,432	30,950,753	33,627,040
Silver	6,843,364	7,233,078	6,964,325	5,781,706	5,230,402
Platinum metals	1,418,633	1,891,497	1,676,446	1,559,527	1,270,843
Cobalt (*a*)	1,456,583	1,662,526	2,328,517	1,136,014	1,764.534
Nickel (*b*)	9,572,662	11,309,326	15,946,673	14,374,163	15,262,171
Other nickel and cobalt compounds	347,289	....	....	....	....
Copper, metallic and in matte	3,456,067	3,825,294	4,739,124	4,828,964	4,946,533
Iron ore (*c*)	26,452	110	....	....	....
Pig iron (*d*)	423,298	91,862	....	....	....
Lead (pig)	347,886	419,405	601,704	580,730	528,729
Zinc	....	....	13,685	....	....
Bismuth	48,139	27,913	18,566	6,440	1,003
Total	44,076,660	52,130,314	62,495,472	59,218,297	62,631,255
NON-METALLIC:					
Abrasives (*e*)	100,000	9.272	945	576	....
Actinolite	583	1.225	500	1,000	1,075
Arsenic, white	582,785	309,108	113,325	135,549	197,668
Asbestos	2,600	91,900	901	3,935	....
Barite	4,180	....	....	....	....
Feldspar, crude and ground	134,822	216,791	141,059	199,102	154,533
Fluorspar	597	1,343	200	....	....
Graphite, crude and refined	65,557	72,842	134,213	158,994	109,613
Gypsum	542,317	467,097	491,833	496,059	500,688
Iron pyrites	99,716	44,542	8,799	4,912	6,077
Mica	110,290	172,252	82,661	59,085	75,183
Mineral water	14,047	13,133	25,452	27,277	12,811
Natural gas	4,066,244	4,076,014	4,083,341	4,415,918	4,331,780
Peat fuel	....	....	8,394	....	....
Petroleum, crude	478,149	390,424	396,154	376,822	289,391
Phosphate	....	....	....	....	824
Quartzite and quartz	(*f*) 510,410	(*f*) 221,452	(*f*) 359,691	339,304	266,204
Silica brick	....	....	....	56,441	(*g*) 28,549
Salt	1,674,365	1,337,311	1,466,450	1,388,672	1,510,777
Talc and soapstone	125,124	130,577	174,116	178,986	181,981
Total	8,511,786	7,555,283	7,488,034	7,842,632	7,638,605
STRUCTURAL MATERIALS:					
Cement, Portland	5,855,589	5,668.671	5,253,911	4,792,857	5,144,326
Lime, hydrated and quicklime	1,893,663	1,840,152	2,044,125	2,051,446	2,198,239
Sand and gravel	1,623,317	1,587,913	1,658,700	2,117,461	2,035,793
Sand-lime brick	897,960	512,361	677,103	461,376	(*h*) 721,485
Stone, building, trap, granite, etc.	2,869,228	2,789,368	2,817,335	3,258,168	4,060,709
Total	13,139,757	12,398,465	12,451,174	12,681,308	14,160.552
CLAY PRODUCTS:					
Brick, face	4,191,145	2,203,617	2,403,832	2,436,848	2,287,495
" common		944,892	733,793	768,734	1,063,724
" fancy and ornamental		88,857	21,728	20,047	25,016
" sewer		40,922	37,082	111,620	202,920
Tile, drain	283,662	373,980	360,710	340,403	521,957
" structural, roofing and floor	790,475	550,170	612,138	756,011	808,436
Sewer pipe, copings, flue-linings, etc.	925,858	851,327	893,443	835,206	852,187
Pottery	78,000	84,100	86,000	87,600	91,300
Total	6,269,140	5,137,865	5,148,626	5,356,469	5,853,035
Grand Total	**71,997,343**	**77,221,927**	**87,583,306**	**85,098,706**	**90,283,447**

(*a*) Cobalt, oxide, metallic cobalt, and cobalt content of residues marketed.
(*b*) Nickel in matte, oxide and metallic nickel.
(*c*) Exports and shipments to points other than Ontario blast furnaces.
(*d*) Product from Ontario ore only. (*e*) Includes garnets and quartz pebbles.
(*f*) Includes value of silica brick.
(*g*) Not included in the total of non-metallics or grand total.
(*h*) No deduction made for lime consumed in manufacturing.

In Table III is given the aggregate value of the metals and metallic products from the time production began in Ontario down to the end of 1927. As regards pig iron it should be pointed out that since 1914 the statistics of annual production credit the Province only with the value of the product made from Ontario ore. This is but a small part of the total output, since the great bulk of the iron ore charged to the blast furnaces of the Province is "lake" ore from the mines of Minnesota and Wisconsin. In the production tables credit is taken only for the ore exported or shipped to points other than Ontario blast furnaces, since to include the value of the domestic ore converted into pig iron in Ontario furnaces would involve a duplication of this item.

TABLE III.—TOTAL MINERAL PRODUCTION OF ONTARIO

Year	Value of Mineral Production				
	Metallic	Non-Metallic	Structural Materials	Clay Products	Total
	$	$	$	$	$
Before 1891	(a) 9,520.269	(a)			9,520,269
1891	388.715	4.316.958			4,705,673
1892	864.382	4.509.757			5,374,139
1893	614.762	5.505.991			6,120,753
1894	842.750	5.244.008			6,086,758
1895	616.055	4,554,083			5,170,138
1896	963.288	4.271.715			5,235,003
1897	1.038.089	(b) 4,480.452			(b) 5,518,541
1898	1.689.002	5.546.875			7,235,877
1899	2.055.592	6.361.081			8,416,673
1900	2,565.286	6,733,338			9,298,624
1901	5.016.734	6.814.352			11,831,086
1902	6.257,499	7.134.135			13,391,634
1903	5.242.575	7.628.018			12,870,593
1904	4.906.677	6.665,970			11,572,647
1905	10.201.010	7.653.286			17,854,296
1906	13,353,080	9.035.303			22,388,383
1907	14.550.835	3,020,537	3,876,275	3,571,726	25,019,373
1908	16,754.986	2.629,749	3,396,406	2,856,476	25,637,617
1909	22.928.496	2.825.751	4.028,206	3,198,922	32,981,375
1910	28.161.678	3.141.658	4,380,000	3,630,559	39,313,895
1911	29,102.867	3.674.926	4.935.609	4,263,395	41,976,797
1912	34.799.734	4.009.643	4,701,170	4.831,056	48,341,603
1913	37.507.935	4.296.450	5.866.775	5,561,151	53,232,311
1914	33,345.291	4,339.703	4.505,368	4,105.597	46,295,959
1915	44,109.769	4.655.250	3.609.371	1,871,379	54,245,679
1916	55.002.918	4,982.140	3.734.065	1,584,699	65,303,822
1917	56.831.857	7,702.942	4.962.284	2.596.749	72,093,832
1918	66.178.059	7,815.062	4.297.401	2,018,450	80,308,972
1919	41.590.759	6.308.182	7.208.413	3,776,562	58,883,916
1920	48.281.553	8.141.796	11.921.019	4,735,154	73,079,522
1921	28,777,581	6,636,217	13.967.386	5,183,125	54.564.309
1922	40.290.157	7.591.913	13.640.166	6.944.218	68,466,454
1923	44.076.660	8,511,786	13.139.757	6,269.140	71,997,343
1924	52.130.314	7,555,283	12.398.465	5,137,865	77,221,927
1925	62.495.472	7.488.034	12.451.174	5,148,626	87,583,306
1926	59.218.297	7.842.632	12,681,308	5,356,469	85,098,706
1927	62.631.255	7.638.605	14.160.552	5.853,035	90,283,447
Total	944,902,148	469,619,104			1,414,521,252

(a) Prior to 1891, when the Ontario Bureau (now Department) of Mines was established, it is estimated that metals to the value of $9.520.269 were produced. No estimate has been made of the output of non-metallics up to 1891.

(b) Estimated on basis of preceding year ($1,618,720 for stone, lime, and clay products).

The total production of metals in Ontario noted hereunder; gold moved up from third to first place in 1927:—

Metal or Product	Production to December 31, 1926	Production, 1927	Production to December 31, 1927
	$	$	$
Gold	215,442,786	33,627,040	249,069,826
Nickel, including nickel oxide	227,916,520	15,262,171	243,178,691
Silver	233,966,127	5,230,402	239,196,529
Pig iron	84,775,556	....	84,775,556
Copper (*a*)	77,648,514	4,946,533	82,595,047
Cobalt (*b*)	17,710,025	1,764,534	19,474,559
Platinum metals	11,829,384	1,270,843	13,100,227
Iron ore (*c*)	9,463,516	....	9,463,516
Lead	3,099,396	528,729	3,628,125
Molybdenite	209,735	....	209,735
Zinc ore	108,276	....	108,276
Bismuth	101,058	1,003	102,061
Total	882,270,893	62,631,255	944,902,148

(*a*) Includes small quantities of copper sulphate.
(*b*) Includes cobalt metal, cobalt oxide, cobalt salts, and cobalt content of residues exported.
(*c*) Value of ore shipped out of the Province.

Gold

The year 1927 was the greatest in point of gold production that Ontario has experienced. The total for the year from all sources was 1,627,050.25 fine ounces valued by the producers at $33,627,040 as against 1,497,214.93 ounces worth $30,950,753 in 1926 or an increase of 8.7 per cent. Included in the 1927 total are 4,866 fine ounces recovered in the refining of nickel and copper matte, and 56 fine ounces recovered from the silver ores of the Province. With these small exceptions all the gold produced in Ontario was won from the auriferous quartz mines of Porcupine and Kirkland Lake and principally by means of the cyanide process, although stamps with amalgamation were used in part in one mill, namely, the Dome. Including the silver which is contained in small amount in the crude gold bullion, the total value of production by the gold mining industry was $33,680,429 in 1927 as against $31,009,103 in 1926. Dividends paid were $11,804,239.10 and $10,878,732.40 in the respective years. The details by camps and by companies are given in Tables IV and VIII.

Great activity was observed in both of the main gold camps. At Porcupine nine properties reported production, and with the exception of the Hollinger, which receded from its 1926 peak, more than maintained the record production of the previous year. The Hollinger mill handled from 6,000 to 6,500 tons of ore daily and this gold mine now ranks among the largest in the world. At the McIntyre, immediately adjoining the Hollinger, the new No. 11 shaft, 4,150 feet deep, was completed in June and development work commenced at lower levels. An extremely interesting experiment has been under way at the Paymaster mine, where a large low-grade deposit has been developed. The problem is to reduce working costs to a much lower point than any other properties in the area have attained heretofore. The mill on this property was stepped up to 325 tons daily during the year. Production at the Ankerite was increased over the 1926 output. March Gold operated during January and February, while the Night Hawk Peninsular was idle throughout the period.

The old Scottish Ontario mine was leased during the latter part of the year by a syndicate and produced slightly over $6,000 worth of gold, closing down at the end of December. West Dome Lake ceased milling on July 10 but continued development work.

The Porcupine area was represented by ten producing mines, of which the Hollinger, Dome and McIntyre produced the major portion. In Kirkland Lake there were nine producing mines of which Lake Shore, Teck-Hughes and Wright-Hargreaves were the leaders. Details of production follow:—

TABLE IV.—ONTARIO'S GOLD PRODUCTION, 1927

Source	Ore Milled, tons	Bullion shipped				Total Value of Bullion (*a*)
		Gold		Silver		
		Fine ounces	Value	Fine ounces	Value	
PORCUPINE			$		$	$
Ankerite	69,863	17,318.30	358,001	1,797	1,004	359,005
Dome	543,300	194,199.73	3,014,465	29,993	17,110	4,031,575
Hollinger	2,178,329	699,657.00	14,463,193	134,604	76,345	14,539,538
March Gold	4,566	956.99	19,782	100	57	19,839
McIntyre	522,880	190,561.84	3,939,263	45,525	25,947	3,965,210
Night Hawk Peninsular	....	7.97	165	2	1	166
Porcupine Paymaster	62,129	6,511.96	134,614	734	411	135,025
Scottish Ontario	60	274.47	5,872	35	21	5,893
Vipond	90,863	32,188.97	665,405	4,090	2,319	667,724
West Dome Lake (*a*)	16,982	1,985.09	34,935	568	317	35,252
Miscellaneous (*b*)	....	10,457.74	216,162	2,121	1,188	217,350
Total	3,488,972	1,154,120.06	23,851,857	219,569	124,720	23,976,577
KIRKLAND LAKE						
Argonaut (*c*)	27,873	6,147.25	127,075	666	373	127,448
Barry-Hollinger (*d*)	25,714	8,479.61	175,046	1,134	646	175,692
Canadian Associated	11,966	1,666.39	34,448	262	147	34,595
Gold Hill (*e*)	39	41.78	863	4	2	865
Kirkland Lake Gold	52,648	22,778.47	470,873	4,971	2,800	473,673
Lake Shore	236,818	162,829.07	3,365,975	15,652	9,078	3,375,053
Sylvanite	40,479	20,596.23	425,724	6,608	3,700	429,424
Teck-Hughes	153,881	134,279.27	2,775,799	11,020	6,163	2,781,962
Tough-Oakes Burnside	38,999	7,391.14	152,789	759	426	153,215
Wright-Hargreaves	209,164	103,798.86	2,145,522	11,378	6,394	2,151,916
Total	797,581	468,008.07	9,674,114	52,454	29,729	9,703,843
	4,286,553	1,622,128.13	33,525,971	272,023	154,449	33,680,420
MISCELLANEOUS						
Silver mines (*f*)	....	56.12	1,161	....	....	....
Nickel-copper refineries	....	4,866.00	99,908	....	....	....
Total	....	4,922.12	101,069	....	....	....
Grand Total	....	1,627,050.25	33,627,040	....	....	....

(*a*) Figures for the quantities and values of gold and silver allow for a deduction which has been made in the 1927 figures, due to an erroneous return made in 1925. Total figures for 1927 were, 4,237.56 fine ounces of gold worth $87,599 and 572 fine ounces of silver valued at $320.

(*b*) Includes highgrade recovered from W. P. Wilson.

(*c*) Includes 1,893.69 oz. gold, value $39,146, recovered from concentrates exported for treatment and from which 1½ per cent. has been deducted to allow for smelter losses.

(*d*) Contains 30 oz. gold worth $616 in slags exported.

(*e*) From samples shipped in 1923 and 1926 but not reported until 1927.

(*f*) Produced by O'Brien Mine, Cobalt Contact, and in clean-up of Dominion Reduction Co.

Mine developments of an important nature were noted at Kirkland Lake. From this field the monthly output reached the million dollar mark in December, or an increase of 35 per cent. above the value of bullion recovered in December of 1926. Nine properties reported production. The main activities extend along a mineralized zone of 2¼ miles extending from the Kirkland Lake mine on the west to the Tough-Oakes Burnside on the east, with Teck-Hughes, Lake Shore, Wright-Hargreaves and Sylvanite lying in between. The Sylvanite came into production May, and the Teck-Hughes increased its mill capacity from 250 to 850 tons. The Lake Shore continued its underground development programme.

Considerable activity was displayed in Lebel and Gauthier townships on the easterly extension of the Kirkland Lake area, where several companies were developing properties. Among these were the Pawnee, Conroyal, Bidgood, Lebel Oro and Northland, while the Continental, Cambro, Moffat Hall, Kirkland-Eastern, Murphy and Ritchie gold mines were planning to commence exploration. The activity of the market for mining stocks in the latter part of the year helped considerably in the financing of old as well as new properties in this section. To the east the Argonaut, in Gauthier township, was active throughout the entire period, while the Associated Goldfields at Larder Lake also commenced operating a new milling plant in July. At Boston Creek the Barry-Hollinger operated, except during August, when new machinery was installed, while the Gold Hill first turned over its new 70-ton mill in September.

In 1925 Ontario passed the Yukon Territory in total value of gold produced and in 1926 the sister Province of British Columbia was overtaken also. Production from British Columbia began in 1858, from Ontario in 1866 and from the Yukon in 1885. Maximum output from British Columbia was $6,149,027 in 1913, from the Yukon $22,275,000 in 1900 and from Ontario $33,627,040 in 1927. Details as to relative standing are given below:—

Period	Ontario	British Columbia	Yukon Territory
	$	$	$
To end of 1925	184,492,033	195,695,376	181,242,977
Year 1926	30,950,753	4,519,362	529,220
Year 1927	33,627,040	3,784,889	639,483
Total	249,069,826	203,999,627	182,411,680

The average weekly wage as reported to the Ontario Workmen's Compensation Board for the year 1926 shows that Class V, covering mining and explosives, was $28.51, the highest of any class, the nearest approach being rolling mill employees at $27.37, followed by electric power $25.24, and steel construction, $24.80. Assuming a year of 50 weeks the above rating of $28.51 works out at $1,425.50 per annum.

AVERAGE YEARLY WAGE, ONTARIO GOLD MINING, 1927

Locality	No. of Wage earners	Wages paid	Average Wage per annum
Porcupine	4,486	$7,030,508	$1,567
Kirkland Lake	1,486	2,490,429	1,676
*Non-producers	578	668,721	1,157
Total	6,552	10,189,658	1,555

*Operations were not on full time basis.

Of the nineteen producing gold mines in Ontario, nine were located in Porcupine and ten at Kirkland Lake, Boston Creek and Larder Lake. This does not include the Night Hawk Peninsular in Porcupine which shipped a small button worth $166. This group of mines was responsible for a payroll of 5,972 workers who earned $9,520,937, exclusive of $668,721 paid to 578 wage earners employed at non-producing mines which carried on development work only. The total wages, therefore, was $10,189,658 with a payroll of 6,550, or an average of more than $1,555 per worker. Salaried employees were not included. Exclusive of the properties under development, the wages paid by the Porcupine mines was $7,030,508 to 4,486 wage earners, or an average of $1,567. At the Kirkland Lake producing mines 1,486 workers were paid $2,490,429, the average being $1,676.

The list below gives the names and addresses of the more important companies doing development work during the same period:—

Name	Location	P.O. Address	No. employees	Days operated	Wages
					$
Afton Mines, Ltd.	Timagami	Timagami	30	70	7,196
Atlas Gold Mines, Ltd	W. Shiningtree	133 Queen St. W., Toronto	9	225	6,502
Blue Quartz Gold Mines, Ltd.	Beatty tp.	Matheson	27	365	32,318
Bonanza United Mines, Ltd.	Van Horne tp.	806 Royal Bank Bldg., Toronto	6	365	6,965
British Canadian Mines, Ltd.	Mine Centre	8 Bloor St. E., Toronto	34	365	33,417
Cobalt-Frontenac Mining Company, Ltd., The	Flinton	690 Broadview Ave., Toronto	11	100	3,058
Coniaurum Mines, Ltd.	Porcupine	St. Catharines	114	365	194,800
Conroyal Mines, Ltd.	Lebel	911 Kent Bldg., Toronto	40	365	32,723
Cooper Gold Mines, Ltd.	Michipicoten	302 Bay St., Toronto	45	365	62,851
Crown Reserve Consolidated Mines, Limited	Larder Lake	Montreal, Que., P.O. Box 386	30	197	18,374
Gold Hill Mining Co., Ltd.	Boston Creek	Haileybury	.....	.....	....
Golden Star mine	Mine Centre	Mine Centre—25-ton mill	under	const	ruction
King Kirkland Gold Mines, Limited	Lebel	504 Kent Bldg., Toronto	3	35	553
*Kirk Gold Mines Co., Ltd.	Kirkland Lake	911 Kent Bldg., Toronto	.....	.....	....
Kirkland-Hudson Bay Gold Mines, Ltd	Teck tp.	New Liskeard	5	150	2,965
Lebel Ore Mines, Ltd	Lebel tp.	8 Bank of Toronto Bldg., Toronto	30	30	3,397
Macassa Mines, Ltd	Teck tp.	350 Bay St., Toronto	20	150	14,713
Manor Gold Mines, Ltd.	Skead tp.	17 Main St. E., Hamilton	14	273	15,503
McMillan Gold Mines, Ltd.	Mongowin tp.	Sudbury	30	365	43,850
McMaster Syndicate	Boston tp.	Rosegrove	11	365	11,806
Mundell, Wm. M.	Sudbury M.D., Berth 5	Metagami, via Cartier	4	125	750
†Night Hawk Peninsular Mines, Ltd.	Cody tp.	Connaught Station	.....	.....	....
Northland Gold Mines, Ltd.	Gauthier tp.	Northland Mines	24	365	47,747
Ore Chimney Mining Co., Ltd., The	Barrie tp.	Northbrook	33	365	23,092
Ostrom Gold Mines Ltd.	Catharine tp.	331 Bay St., Toronto	26	365	38,807
Pawnee-Kirkland Gold Mines, Limited	Lebel tp.	911 Kent Bldg., Toronto	27	365	58,290
Walsh-Katrine Gold Mines, Limited	Katrine tp.	190 St. James St., Montreal, Que.	5	365	9,044
Total			578	.....	668,721

*Name changed to Conroyal Mines, Ltd.

†Mine kept pumped out in 1927.

The following operators produced gold during the year:—

PRODUCING GOLD MINES, 1927

Name of Company	Name of Mine	Locality	P.O. Address of Manager, etc.
Ankerite Gold Mines, Ltd.	Ankerite	Deloro township	South Porcupine
Argonaut Consolidated Mines, Ltd.	Argonaut	Gauthier township	Argonaut
Barry-Hollinger Gold Mines, Ltd.	Barry-Hollinger	Pacaud township	Boston Creek
Canadian Associated Goldfields, Ltd.	Costello	Larder Lake	Larder Lake
Dome Mines Company, Ltd., The	Dome	Tisdale township	South Porcupine
Gold Hill Mines, Ltd.	Gold Hill	Catharine township.	Boston Creek
Hollinger Consolidated Gold Mines, Ltd.	Hollinger	Tisdale township	Timmins
Kirkland Lake Gold Mining Company, Ltd	Kirkland Gold	Teck township	Kirkland Lake
Lake Shore Mines, Ltd.	Lake Shore	Teck township	Kirkland Lake
March Gold, Ltd	March Gold	Deloro township	South Porcupine
McIntyre Porcupine Mines, Ltd.	McIntyre	Tisdale township	Schumacher
Porcupine Paymaster Mines, Ltd.	Paymaster	Deloro township	South Porcupine
Scottish Ontario Syndicate	Scottish Ontario	Whitney township	South Porcupine
Sylvanite Gold Mines, Ltd.	Sylvanite	Teck Township	Kirkland Lake
Teck-Hughes Gold Mines, Ltd.	Teck-Hughes	Teck township	Kirkland Lake
Temiskaming Testing Laboratory	Small prospects	Northern Ontario	Cobalt
Tough-Oakes Burnside Gold Mines, Ltd.	Tough-Oakes Burnside	Teck and Lebel townships	Kirkland Lake.
Vipond Consolidated Mines, Ltd.	Vipond	Tisdale township	Timmins
West Dome Lake Mines, Ltd.	West Dome Lake	Tisdale township	South Porcupine
Wright-Hargreaves Mines, Ltd.	Wright-Hargreaves.	Teck township	Kirkland Lake

In the following table the value of the total gold output of the Province, exclusive of premium, is given, also that from Porcupine and Kirkland Lake:

TABLE V.—TOTAL GOLD PRODUCTION OF ONTARIO

Year	Total Production, Value	Porcupine		Kirkland Lake	
		Value	Per cent.	Value	Per cent.
	$	$		$	
1866–1891	(*a*) 190,258				
1892–1909	(*b*) 2,509,492				
1910	68,498	35,539	51.8		
1911	42,637	15,437	36.2		
1912	2,114,086	1,730,628	81.8		
1913	4,558,518	4,294,113	94.1	65,260	1.2
1914	5,544,979	5,206,006	93.8	114,154	2.0
1915	8,501,391	7,462,111	88.6	551,069	6.5
1916	10,339,259	9,391,408	90.8	702,761	6.8
1917	8,698,735	8,229,744	94.5	404,346	4.6
1918	8,502,480	7,767,907	91.4	632,007	7.4
1919	10,451,709	9,941,803	95.1	486,809	4.7
1920	11,686,043	10,597,572	90.7	1,033,478	8.8
1921	14,692,357	13,103,526	89.3	1,524,851	10.4
1922	20,579,569	18,374,658	89.3	2,159,581	10.5
1923	20,136,287	17,313,115	85.9	2,719,939	13.5
1924	25,669,303	22,135,534	86.2	3,446,632	13.4
1925	30,206,432	24,733,120	81.8	5,385,256	17.8
1926	30,950,653	23,680,670	76.5	7,174,083	23.2
1927	33,627,040	23,851,857	70.9	9,674,114	28.7
Total	249,069,826	207,864,748	83.4	36,074,340	14.6

(*a*) Estimated. (*b*) Maximum yearly output was $424,568 in 1899.

Royal Mint.—More than 92 per cent of the value of gold received in 1927 at the Royal Mint, Ottawa, came from the Province of Ontario. There is a considerable saving to the producers at current exchange rates in shipping to Ottawa rather than branches of the U.S. Mint, not only in time saved, but also in express rates, insurance and prompt payment. The new arrangement made in December, 1925, for the refining of Ontario gold at the Royal Mint showed its effect in the 1926 receipts as shown in the table below:—

The total receipts of crude gold bullion, from all sources in Canada, at the Royal Mint at Ottawa from its opening on January 2, 1908, to the end of 1927 was 9,574,183.34 crude ounces valued at $154,057,968.05. In addition, between the years 1915-1919, gold to the value of nearly 353 million dollars was received from the Bank of England.

RECEIPTS OF CRUDE GOLD BULLION FROM ONTARIO MINES AT THE ROYAL MINT, OTTAWA, 1922-1927

Year	Crude ounces	Precious Metals		
		Gold, fine oz.	Silver, fine oz.	Total Value $
1922	1,234,895	979,338	160,312	20,352,438
1923	640,535	509,757	80,151	10,588,584
1924	59,220	28,048	4,692	582,960
1925	139,130	105,888	19,130	2,201,974
1926	1,610,195	1,256,570	224,106	26,112,717
1927	1,721,111	1,338,192	229,657	27,793,399

World Output.—The following statement of output by the leading gold-producing countries for 1915 (year of maximum world production) and for the post-war period, has been abstracted chiefly from annual reports of the Director of the United States mint:

OUTPUT BY LEADING GOLD-PRODUCING COUNTRIES AND STATES
(Millions of Dollars)

Source	1915	1919	1920	1921	1922	1923	1924	1925	1926	1927
World	468.7	365.8	337.0	330.2	319.4	367.8	389.2	393.3	398.6	401.0
Transvaal	188.0	172.2	168.0	167.7	145.1	189.1	197.9	198.4	205.8	209.3
United States	101.0	60.3	51.2	50.1	47.3	50.2	50.6	48.0	46.3	43.8
Canada	19.0	15.9	15.8	19.1	26.1	25.5	31.5	35.9	36.3	38.3
Ontario	**8.5**	**10.5**	**11.7**	**14.6**	**20.7**	**20.1**	**25.7**	**30.2**	**30.9**	**33.6**
Russia	26.3	11.0	1.4	0.9	3.0	5.2	19.8	20.4	20.5	21.9
Mexico	6.6	15.2	15.3	14.2	15.5	16.2	16.5	16.3	16.0	15.0
*Oceania	49.0	26.1	22.6	20.7	18.8	18.1	16.5	14.0	13.5	13.3
Rhodesia	18.9	12.3	11.4	12.1	13.5	13.4	13.0	12.0	12.3	12.0
California	21.4	17.4	14.8	15.7	14.7	13.4	13.2	13.1	11.9	11.7
Australia	.....	.....	.....	15.6	15.9	14.9	14.2	11.7	10.9	10.5
West Australia	25.0	15.2	12.8	13.7	11.1	10.4	10.0	9.1	9.0	8.4
India	11.5	10.5	10.3	9.7	9.0	7.9	8.2	8.1	7.9	7.9

Maximum World production...........468.7 million dollars in 1915.
Maximum U.S. production..............101.0 " " "
Maximum Transvaal production........209.3 " " 1927.
*Includes Australia and New Zealand.

TABLE VI.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE KIRKLAND LAKE AREA

Year	Lake Shore	Wright-Hargreaves	Teck-Hughes	Tough-Oakes Burnside	Kirkland Lake	Argonaut (*a*)	Sylvanite	Barry-Hollinger	Canadian Associated	Ontario-Kirkland	Gold Hill	Total Value (*b*)
1913		$1,127		$66,632								$67,759
1914				117,644		$5,204						122,848
1915				555,539								555,539
1916				711,625								711,625
1917			$66,722	342,831								409,553
1918	$416,414		80,570	139,683				(*c*) $10,114				646,781
1919	263,354		169,590		$56,263	2,631						491,838
1920	503,735		247,757		286,901	26,863						1,065,256
1921	495,276	468,751	322,919		242,417	513						1,529,875
1922	471,341	762,753	596,495	107,481	224,396					$10,082		2,172,458
1923	547,600	754,979	1,117,963	12,174	223,102	72,512						2,728,331
1924	1,098,572	1,088,725	1,023,025	47,547	46,512	152,072						3,456,453
1925	1,958,720	1,913,401	996,943	263,064		214,183		56,978				5,403,289
1926	2,775,000	2,150,844	1,601,209	309,709	126,999	112,189		86,263				7,193,411
1927	3,375,053	2,151,916	2,781,962	153,215	473,673	127,448	$429,424	175,692	$34,595		(*d*) $865	9,703,843
Total	11,905,065	9,292,496	9,005,155	2,827,144	1,680,263	744,815	429,424	329,047	34,595	10,082	865	36,258,949

(*a*) Exclusive of copper values.

(*b*) Exchange premiums received in addition to the above valuations were as follows: 1920, $110,424; 1921, $121,425; 1922, $19,590; 1923, $37,812; 1924, $24,028; 1925, $231 discount, and 1926, $595 discount; a net total of $312,453 for the seven years of which we have record.

(*c*) Patricia mine, afterwards called Barry-Hollinger.

(*d*) Samples shipped in 1923 and 1926 not heretofore reported.

TABLE VII.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE AREA

Year	Hollinger	Dome	McIntyre	Vipond	Porcupine Crown and Northcrown	West Dome Lake	Night Hawk Peninsular	Schumacher (*a*)	Ankerite	Paymaster	Rea and Newray	Davidson
1910	$31,194	$4,355										
1911	6,000	4,277		$5,160								
1912	909,181	737,499	$77,657	16,259								
1913	2,488,022	1,242,625	236,299		Porcupine Crown. $326,803						Rea $18,858	
1914	2,719,355	1,059,238	549,166	73,628	658,135						125,255	
1915	4,206,015	1,530,287	750,812	246,053	602,436	$102,880		$48,236				
1916	5,073,401	2,153,820	1,218,073	176,686	578,322	16,814		225,301				
1917	4,261,938	1,480,174	1,710,204	209,738	377,904	44,434		198,605			Newray 1,447	
1918	5,752,371	82,127	1,578,444	82,868	124,474	103,745		92,842			1,516	$15,579
1919	6,722,266	1,290,301	1,978,014			23,910						27,089
1920	6,219,665	2,020,568	2,223,083		Northcrown. 71,529	47,169						11,246
1921	9,051,276	2,290,264	1,827,761		97,301 7,943							
1922	12,274,114	4,178,936	2,021,811							$2,800		
1923	10,446,412	4,374,144	2,550,129	23,876								
1924	13,433,063	4,307,624	3,604,874	596,803		60,642	$258,618					
1925	15,749,109	4,365,923	3,721,499	565,379		287,758	196,947					
1926	14,829,655	3,940,053	3,862,074	631,636		220,758	111,154		$140,588	63,551		
1927	14,539,538	4,031,575	3,965,210	667,724		(*c*)35,252	166		359,005	135,025		
Total	128,712,575	39,093,790	31,875,110	3,295,810	2,871,847	943,362	566,885	564,984	499,593	201,376	147,076	53,914

(*a*) Purchased by the Hollinger in 1922. (*b*) Total value of bullion in 1927 was $87,919. Figures shown in above table allow for a deduction of $52,667 due to an erroneous return made in 1925. See footnote (*a*), Table IV, for details.

TABLE VII. *Continued*—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE AREA

Year	March	Preston and Clifton	Porcupine Pet	Porphyry Hill	Scottish Ontario	Gold Reef	Tommy Burns	P. De Santis	Hughes	Miscel-laneous	Total Value (*c*)
1910											$35,549
1911											15,437
1912											1,740,596
1913		Preston		$4,200							4,316,807
1914		$15,212	$5,000								5,231,989
1915			5,551	2,036		$1,547					7,495,853
1916											9,442,417
1917						588	$289				8,285,321
1918											7,833,966
1919											10,041,580
1920											10,690,561
1921											13,177,244
1922		Clifton 1,664									18,479,325
1923		8,331								(*d*) $2,756	17,405,648
1924		5,270									22,266,894
1925											24,886,615
1926	$11,055							$146	$ 30		23,810,700
1927	19,839				$5,893					(*e*) 217,350	23,976,577
Total	30,894	30,477	10,551	6,236	5,893	2,135	289	146	30	220,106	209,133,079

(*c*) A record of total exchange premiums received in addition to the above amounts shows the following: 1920, $1,265,664; 1921, $1,238,211; 1922, $189,022; 1923, $207,742; 1924, $172,721; 1925, $2,607 discount; 1926, nil; or a net total of $3,070,753 for the seven years of which we have record.

(*d*) Huddlestone and Cline. (*e*) Includes highgrade recovered from W. P. Wilson.

TABLE VIII.—DIVIDENDS AND BONUSES PAID BY GOLD MINING COMPANIES TO DECEMBER 31, 1927

Name of Company	Date of Incorporation	Authorized Capital	Capital Stock Issued	Par value per share	Dividends and Bonuses paid to end of 1926, Amount	Dividends and Bonuses paid during 1927, Amount	Rate per cent., 1927, or per share	Total of Dividends and Bonuses paid to Dec. 31, 1927	Date when last Dividend or Bonus was paid
		$	$	$ c.	$ c.	$ c.	$ c.	$ c.	
Dome Mines, Ltd. (*a*)	Mar. 27, 1911	4,500,000	4,290,003	No par	10,260,839 25	1,191,667 50	1 25	11,452,506 75	Oct. 20, 1927
Hollinger Cons. Gold Mines, Ltd. (*b*)	May 25, 1916	25,000,000	24,600,000	5 00	36,336,400 00	6,396,000 00	26	42,732,400 00	Dec. 31, 1927
Lake Shore Gold Mines, Ltd	Feb. 25, 1914	2,000,000	2,000,000	1 00	2,620,000 00	1,400,000 00	70	4,020,000 00	Dec. 15, 1927
McIntyre-Porcupine Mines, Ltd	Mar. 16, 1911	4,000,000	3,990,000	5 00	6,005,408 00	798,000 00	20	6,803,408 00	Dec. 1, 1927
Porcupine Crown Mines, Ltd	May 26, 1913	2,000,000	2,000,000	1 00	840,000 00	....	......	840,000 00	July 15, 1917
Rea Consolidated Gold Mines, Ltd	April 5, 1911	1,000,000	200,000	5 00	12,000 00	....	......	12,000 00	......, 1915
Schumacher Gold Mines, Ltd. (*c*)	Jan. 6, 1914	2,000,000	1,850,000	1 00	....	....	......	....	....
Teck-Hughes Gold Mines, Ltd., The	Mar. 1, 1923	5,000,000	4,747,144	1 00	474,714 40	713,571 60	15	1,188,286 00	Aug. 1, 1927
Tough-Oakes Gold Mines, Ltd	July 15, 1913	3,000,000	2,657,500	5 00	398,625 00	....	......	398,625 00	Dec. 27, 1916
Vipond Cons. Mines, Ltd	July 17, 1922	2,500,000	2,250,000	1 00	....	67,500 00	3	67,500 00	Apr. 15, 1927
Wright-Hargreaves Mines, Ltd. (*d*)	June 16, 1916	5,550,000	5,550,000	No par	2,268,750 00	1,237,500 00	25+10	3,506,250 00	Nov. 1, 1927
Total	....	....	....	......	59,216,736 65	11,804,239 10	......	71,020,975 75	....

(*a*) On April 22, 1922, the capital was reduced from $5,000,000 to $4,500,000 and $476,667 distributed to shareholders in addition to dividends above noted. Dividends include those paid by the Dome Mines Co., Ltd., to September 30, 1923.

(*b*) Hollinger Consolidated Gold Mines, Limited, is a consolidation of the Acme Gold Mines, Ltd.; Millerton Gold Mines, Ltd.; and Hollinger Gold Mines, Ltd. Dividends include $160,000 paid in 1915 by Acme, also $4,170,000 paid by Hollinger to May 25, 1916, the date of the consolidation.

(*c*) The Schumacher mine was sold to the Hollinger in 1922 and a total of $1,591,000 or 86 per cent. of the assets distributed to shareholders, the final payment being made July 30, 1923.

(*d*) The authorized and issued capital was changed in May, 1927, from 2,750,000 shares of $1.00 par value to 5,550,000 shares of "no par" value.

TABLE IX.—DIVIDENDS AND BONUSES PAID BY GOLD MINING COMPANIES, 1912-1927

Year	Porcupine						Kirkland Lake				Total
	*Hollinger Consolidated	Porcupine Crown	Dome Mines	Rea Consolidated	McIntyre	Vipond Consolidated	Tough-Oakes	Lake Shore	Wright-Hargreaves	Teck-Hughes	
1912	$270,000										$270,000 00
1913	1,170,000										1,170,000 00
1914	1,170,000	$240,000									1,410,000 00
1915	1,720,000	240,000	$400,000 00	$12,000			$132,875				2,344,875 00
1916	3,126,000	240,000	800,000 00				265,750				4,591,750 00
1917	738,000	120,000	300,000 00		$541,542 45						1,699,542 45
1918	1,230,000				543,042 45			$100,000			1,873,042 45
1919	1,722,000				364,028 30			100,000			2,186,028 30
1920	2,214,000		416,886 00		546,042 45			80,000			3,256,928 45
1921	3,198,000		478,947 75		546,042 45			120,000			4,342,990 20
1922	3,198,000		715,000 50		546,042 45			80,000	$412,500		4,951,542 95
1923	3,198,000		1,430,001 00		548,542 45			160,000	206,250		5,542,793 45
1924	3,198,000		1,906,668 00		774,125 00			380,000	206,250		6,465,043 00
1925	4,378,800		1,906,668 00		798,000 00			600,000	550,000		8,233,468 00
1926	5,805,600		1,906,668 00		798,000 00			1,000,000	893,750	$474,714 40	10,878,732 40
1927	6,396,000		1,191,667 50		798,000 00	$67,500		1,400,000	1,237,500	713,571 60	11,804,239 10
Total	42,732,400	840,000	11,452,506 75	12,000	6,803,408 00	67,500	398,625	4,020,000	3,506,250	1,188,286 00	71,020,975 75

*Includes $160,000 paid by the Acme in 1915 before amalgamation with the Hollinger.

Silver-Cobalt

The value of the silver output of Ontario has recently shown a decline, and although the lowered selling prices in large part accounts for the decrease another cause has been one of markets due mainly to unsettled political conditions in China and to the fact that the Government of India has recently ceased to be a buyer of importance. European governments have debased their coinage and as a result have reduced their purchases of silver. It might be pointed out that the greatest prosperity of the Cobalt camp was attained when silver was selling at or below its present price, entirely owing to the high-grade ores then being mined. The grade of ore in the silver mines is now much lower than during the early years of the camp, and this, coupled with increased costs, has made it difficult for many properties to continue profitable operation. The leading mines have, by more selective mining, made creditable showings in so far as quantities of silver actually recovered are concerned.

Considerable interest attaches to the silver mining situation in Mexico where efforts are being made to keep the lower grade mines active. An emergency measure has been passed by the Mexican Congress whereby the taxes imposed by the Government are put on a sliding scale as, for example, when silver is quoted at from 57 to 60 cents per ounce in New York the tax imposed shall be only 5 per cent., over 54 and under 57 cents, the tax to be 4.25 per cent. and so on, while in the event of the price going below 45 cents per ounce the tax shall be only 0.75 per cent. The provision for the lowest price, however, does not imply any belief that prices will slump. A decline in Mexican production is expected in the near future, however, owing to one of the largest mines having practically exhausted its ore reserves. This should have the effect of stimulating silver prices which declined from an average of 62.107 cents per ounce in 1926 to 56.370 cents in 1927. It has been noted that whenever the price has fallen in the past, the volume purchased has increased, and such influences as more settled conditions in China, increased purchases by India for purposes other than coinage, the building up of silver coinage by European governments, and larger demands from the arts and crafts, will tend to stiffen the price of the metal.

The output and shipments of silver are shown below. It should be pointed out that the figures given are based as nearly as possible on actual sales of bullion and silver contained in concentrates and residues exported, with the gross values as reported by the producers before deducting treatment and shipping charges. The figures for any one year do not agree with those in Tables X and XI:—

SILVER PRODUCTION, 1926-1927

Source	1926		1927	
	Fine Ounces	Value	Fine Ounces	Value
		$		$
Sales of bullion by the reduction companies, smelters and mines	7,984,980	4,945,167	7,984,001	4,490,657
Contained in concentrates and residues exported	996,577	595,842	849,828	479,537
Contained in crude gold bullion	249,330	149,717	272,023	154,449
Recovered by nickel-copper refineries	151,429	90,980	188,180	105,759
Total	9,382,316	5,781,706	9,294,032	5,230,402

TABLE X.—TOTAL SHIPMENTS FROM SILVER MINES, SMELTERS AND REFINERIES, 1904 TO 1927

Year	Bismuth		Copper(*a*)		Lead(*a*)		Nickel(*b*)		Cobalt(*c*)		Arsenic		Silver		Total Value
	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Ounces	Value	
		$		$		$		$		$		$		$	$
1904	...	...	...	...	...	...	14	3,467	16	19,960	72	903	206,875	111,887	136,217
1905	...	...	...	...	...	...	75	10,000	118	100,000	549	2,693	2,451,356	1,360,503	1,473,196
1906	...	...	...	...	...	...	160	...	321	80,704	1,440	15,858	5,401,766	3,667,551	3,764,113
1907	...	...	...	...	...	...	370	1,174	739	104,426	2,958	40,104	10,023,311	6,155,391	6,301,095
1908	...	...	...	...	...	...	612	...	1,224	111,118	3,672	40,373	19,437,875	9,133,378	9,284,869
1909	...	...	...	...	...	...	766	...	1,533	94,965	4,294	61,039	25,897,825	12,461,576	12,617,580
1910	...	...	...	...	...	...	504	...	1,098	54,699	4,897	70,709	30,645,181	15,478,047	15,603,455
1911	...	...	...	...	...	...	392	...	852	170,890	3,806	74,609	31,507,791	15,953,847	16,199,346
1912	...	...	...	...	...	...	429	14,220	934	314,381	4,166	80,546	30,243,859	17,408,935	17,818,082
1913	...	...	...	...	...	...	377	13,326	821	420,386	3,663	64,146	29,681,975	16,553,981	17,051,839
1914(*d*)	...	...	...	...	...	...	90	28,978	351	590,406	2,030	116,624	25,162,841	12,765,461	13,501,469
1915	...	...	...	...	...	...	35	28,353	206	383,261	2,490	148,379	24,746,534	12,135,816	12,695,809
1916	...	...	...	...	...	...	79	59,380	400	805,014	2,160	200,103	19,915,090	12,643,175	13,707,672
1917	...	...	53	28,840	...	...	155	125,071	337	1,138,190	2,592	608,483	19,401,893	16,121,013	18,021,597
1918	...	...	72	35,712	3	453	186	156,893	380	1,640,310	2,545	566,332	17,661,694	17,341,790	19,741,490
1919	...	...	110	40,976	12	1,296	276	188,418	298	1,019,479	2,834	485,360	11,214,317	12,738,994	14,474,523
1920	...	...	50	17,494	5	792	127	93,233	283	1,605,365	1,883	431,527	10,846,321	10,654,471	12,802,882
1921	...	...	103	34,504	3	270	10	7,665	126	616,235	1,491	233,763	8,261,931	5,564,594	6,457,031
1922	...	...	93	26,346	16	1,891	61	34,987	(*f*)776	1,333,676	2,059	299,940	10,711,127	7,658,802	9,355,642
1923(*e*)	9	48,139	56	16,214	26	3,738	42	19,321	380	1,803,872	2,579	582,794	10,377,846	6,677,367	9,151,445
1924	6	16,079	55	14,290	45	7,295	130	26,862	476	1,662,526	1,915	323,186	10,361,945	7,009,984	9,060,222
1925	10	18,578	77	17,007	31	1,888	290	116,347	558	2,328,517	1,078	113,325	9,614,881	6,700,129	9,295,791
1926	3	6,440	35	5,394	11	1,463	83	30,051	332	1,136,014	2,025	135,549	8,981,557	5,541,009	6,855,920
1927	1	1,003	20	2,940	3	312	100	52,829	440	1,764,534	2,481	197,668	8,883,829	4,970,194	6,989,480
Total	29	90,239	724	239,717	155	19,398	5,363	1,010,575	12,999	19,298,928	59,679	4,894,013	381,589,620	236,807,895	262,360,765

(*a*) Copper and lead are recovered from certain silver ores and concentrates shipped to United States refineries.
(*b*) Nickel metal and metallic contents of all nickel compounds.
(*c*) Cobalt metal and metallic contents of all cobalt compounds, also in ores and speiss residues exported.
(*d*) Prior to 1914 an estimate based on assays was made of the nickel, cobalt and arsenic contained in the ores; subsequently actual recoveries have been reported.
(*e*) Recoveries of bismuth from base bullion were not reported prior to 1923.
(*f*) Includes 460 tons of speiss residues worth $153,116.

TABLE XI.—DIVIDENDS AND BONUSES PAID BY SILVER MINING COMPANIES TO DECEMBER 31, 1927

Name of Company	Date of Incorporation	Authorized Capital	Capital Stock Issued	Par value per share	Dividends and Bonuses paid to end of 1926	Dividends and Bonuses paid during 1927	Total Dividends and Bonuses paid to 31st Dec., 1927	Date when last Dividend was paid
		$	$	$ c.	$ c.	$ c.	$ c.	
Aladdin Cobalt Company, Limited	Aug. 23, 1912	500,000	500,000	5 00	75,000 00	....	75,000 00	April 30, 1917
Beaver Consolidated Mines, Ltd	Mar. 1, 1907	2,000,000	2,000,000	1 00	710,000 00	....	710,000 00	May 31, 1920
Buffalo Mines, Ltd., The (*a*)	April 27, 1906	500,000	500,000	50	2,787,000 00	....	2,787,000 00	May 28, 1924
Casey Cobalt Silver Mining Co., Ltd	Dec. 19, 1906	100,000	100,000	1 00	203,249 33	....	203,249 33	April 22, 1914
Castle-Trethewey Mines, Ltd. (*b*)	Jan. 20, 1922	2,000,000	2,000,000	1 00	18,027 13	....	18,027 00	April 15, 1925
Cobalt Central Mines Co., Ltd	Dec. 13, 1905	5,000,000	5,000,000	1 00	192,845 00	....	192,845 00	Aug. 25, 1909
Cobalt Comet Mines, Ltd. (*c*)	April 16, 1913	1,000,000	1,000,000	1 00	230,000 00	....	230,000 00	April 1, 1915
Cobalt Silver Queen, Ltd	April 1, 1906	1,500,000	1,500,000	1 00	315,000 00	....	315,000 00	Dec. 31, 1908
Coniagas Mines, Limited, The	Nov. 24, 1906	4,000,000	4,000,000	5 00	11,440,000 00	....	11,440,000 00	May 1, 1924
Crown Reserve Mining Co., Ltd	Jan. 16, 1907	2,000,000	1,999,957	1 00	6,190,849 00	....	6,190,849 00	Dec. 28, 1916
Foster Cobalt Mining Co., Ltd	Feb. 14, 1906	1,000,000	915,588	1 00	45,000 00	....	45,000 00	Jan. 1, 1907
Hudson Bay Mines, Ltd	July 16, 1909	3,500,000	3,200,050	5 00	778,909 42	....	778,909 42	Aug. 31, 1913
Keeley Silver Mines, Ltd	June 22, 1922	2,000,000	2,000,000	1 00	1,760,000 00	400,000 00	2,160,000 00	Sept. 15, 1927
Kerr Lake Mining Company, Ltd. (*d*)	Aug. 9, 1905	40,000	40,000	100 00	10,449,000 00	72,000 00	10,521,000 00	Oct. 13, 1927
La Rose Mines, Ltd	May 31, 1908	1,500,000	1,500,000	1 00	6,600,546 84	....	6,600,546 84	Mar. 24, 1923
Lorrain Trout Lake Mines, Ltd	Mar. 20, 1923	1,500,000	1,500,000	1 00	150,000 00	....	150,000 00	July 15, 1925
McKinley-Darragh-Savage Mines of Cobalt, Ltd.	April 27, 1906	2,500,000	2,247,692	1 00	5,955,391 86	....	5,955,391 86	Oct. 1, 1920
Mining Corporation of Canada, Ltd	Nov. 23, 1916	8,300,250	8,300,250	5 00	6,121,393 72	415,012 50	6,536,406 22	July 15, 1927
City of Cobalt Mining Co., Ltd. (*e*)	Jan. 7, 1909	1,500,000	1,500,000	1 00	145,000 00	....	145,000 00	April 15, 1920

TABLE XI.—*Continued*

Name of Company	Date of Incorporation	Authorized Capital	Capital Stock Issued	Par value per share	Dividends and Bonuses paid to end of 1926	Dividends and Bonuses paid during 1927	Total Dividends and Bonuses paid to 31st Dec., 1927	Date when last Dividend or Bonus was paid
		$	$	$ c.	$ c.	$ c.	$ c.	
Cobalt Lake Mining Co., Ltd. (*e*)	Dec. 22, 1906	3,000,000	3,000,000	1 00	465,000 00	....	465,000 00	May 29, 1914
Cobalt Townsite Mining Co., Ltd. (*e*)	May 8, 1906	100,000	45,011	1 00	1,042,259 61	....	1,042,259 61	Nov. 11, 1914
Nipissing Mining Co., Ltd. (*f*)	Dec. 16, 1904	250,000	250,000	100 00	29,328,297 25	570,000 00	29,898,297 25	Dec. 31, 1927
Penn-Canadian Mines, Ltd. (*g*)	April 24, 1912	1,500,000	1,349,705	1 00	175,461 65	....	175,461 65	Sept. 10, 1917
Peterson Lake Silver-Cobalt Mining Co., Ltd	April 11, 1906	3,000,000	2,469,802	1 00	462,350 35	....	462,350 35	Jan. 2, 1917
Right of Way Mines, Ltd	Sept. 11, 1909	2,000,000	1,685,500	1 00	252,825 00	....	252,825 00	Mar. 17, 1917
Right of Way Mining Co., Ltd	July 13, 1906	500,000	499,518	1 00	324,643 93	....	324,643 93	Oct. 1, 1909
Seneca-Superior Silver Mines, Ltd	Sept. 29, 1911	500,000	478,884	1 00	1,579,817 20	....	1,579,817 20	Dec. 15, 1916
Temiskaming Mining Co., Ltd	Nov. 5, 1906	2,500,000	2,500,000	1 00	2,159,156 25	....	2,159,156 25	Jan. 31, 1920
Temiskaming and Hudson Bay Mining Co., Ltd.	July 10, 1903	25,000	7,761	1 00	1,940,250 00	....	1,940,250 00	Nov. 10, 1914
Trethewey Silver Cobalt Mines, Ltd	May 30, 1906 June 1, 1911	2,000,000	1,000,000	1 00	1,211,998 50	....	1,211,998 50	Jan. 2, 1919
Wettlaufer Lorrain Silver Mines, Ltd	Nov. 30, 1908	1,500,000	1,416,590	1 00	637,465 50	....	637,465 50	Sept. 22, 1913
Total	....	....	....	......	93,746,737 54	1,457,012 50	95,203,750 04	....

(*a*) In 1917 the capital stock of the company was reduced from $1,000,000 to $750,000, in 1918 from $750,000 to $500,000, and on December 21, 1919, from $500,000 to $150,000, by returning to shareholders amounts equal to the reduction in capital, leaving 300,000 shares issued of 50 cents each. The mine was sold to the Mining Corporation of Canada, and operated by it in 1920 and subsequently.

(*b*) 200,000 preferred shares par $1.00, redeemed April, 1925, and capital reduced from $2,200,000 to $2,000,000.

(*c*) Cash assets amounting to $50,000 paid on April 27, 1917.

(*d*) In addition a return of capital amounting to $600,000 was made on July 3, 1919, to stockholders of the Kerr Lake Mines, Ltd.

(*e*) Mining Corporation of Canada, Limited, now owns and operates the City of Cobalt, Cobalt Lake and Cobalt Townsite mines.

(*f*) Includes $16,288,297.25 paid in dividends by the Nipissing Mines Co. (the holding company) to the end of 1916.

(*g*) Paid out of capital $40,491.15 on September 10, 1917, and an equal amount on April 24, 1918.

Since the discovery of silver in Cobalt in 1903 the silver contents of shipments from the camp and outlying silver areas, have been as follows:

TABLE XII.—SILVER SHIPMENTS BY CAMPS, 1904-1927

Year	Average price, cents per ounce (New York)	Silver Content in Troy Ounces, 1904-1927					
		Total Ounces	Cobalt	Casey Township	South Lorrain	Gowganda	Montreal River and Maple Mountain
1904	57.221	206,875	206,875	....	....	....	....
1905	60.352	2,451,356	2,451,356	....	....	....	....
1906	66.791	5,401,766	5,401,766	....	....	....	....
1907	65.237	10,023,311	10,023,311	....	....	....	....
1908	52.864	19,437,875	19,424,251	500	13,124	....	....
1909	51.502	25,897,825	25,658,683	26,185	194,955	....	18,002
1910	53.486	30,645,181	29,849,981	92,544	221,133	471,688	9,835
1911	53.340	31,507,791	29,989,893	114,789	933,912	468,687	510
1912	60.835	30,243,859	28,605,940	253,824	834,119	549,976	....
1913	57.791	29,681,975	28,105,505	825,108	248,992	502,370	....
1914	54.811	25,162,841	24,155,699	499,643	108,199	399,300	....
1915	49.684	24,746,534	24,280,366	223,939	....	242,229	....
1916	65.661	19,915,090	19,008,517	445,900	77,280	383,393	....
1917	81.417	19,401,893	18,327,258	....	10,000	1,064,635	....
1918	96.772	17,661,694	16,807,407	143,901	72,188	638,198	....
1919	111.122	11,214,317	10,314,689	171,278	4,586	723,764	....
1920	100.900	10,846,321	10,402,249	....	8,253	433,352	(*a*)2,467
1921	62.654	8,261,931	7,673,535	1,101	328,886	258,292	117
1922	67.528	10,711,127	9,239,147	1,028	1,284,307	170,651	(*b*)15,994
1923	64.873	10,377,846	7,259,858	....	2,955,646	160,761	1,581
1924	66.781	9,935,902	6,704,787	....	2,633,058	598,057	....
1925	69.065	10,707,235	6,252,115	....	3,099,964	1,355,156	....
1926	62.107	10,543,473	6,262,249	....	3,044,584	1,236,640	....
1927	56.370	8,543,513	4,482,543	....	2,319,356	1,741,614	....
Total	....	383,527,531	350,887,980	2,799,740	18,392,542	11,398,763	48,506

(*a*) Includes 885 ounces from Silver Islet, Lake Superior.
(*b*) Silver Islet, Lake Superior.

SILVER PRODUCERS IN 1927

Operator	Mine or Source	Location
Brewer, Sullivan & Laurentian Mines, Ltd.	Adanac lease	Cobalt
Castle-Trethewey Mines, Ltd	Castle-Trethewey	Gowganda
Cobalt Contact Mines, Ltd	Cobalt Contact	Cobalt
Crown Reserve Mining Co., Ltd	Crown Reserve	Giroux Lake
Canadian Lorrain Silver Mines, Ltd	Canadian Lorrain	South Lorrain
Dominion Reduction Co., Ltd	Mill clean-up by Wabi Iron Works	Cobalt
Frontier (Lorrain) Mines, Ltd	Lorrain Operating & Frontier Lorrain	Silver Centre
Hudson Bay Mines, Ltd., The	Hudson Bay	Cobalt
Masters, S. A	Silver Queen	Cobalt
Keeley Silver Mines, Ltd., The	Keeley	South Lorrain
Kerr Lake Mining Company, Ltd	Kerr Lake, ore dump shipments	Cobalt
La Rose Mines, Ltd	La Rose	Cobalt
Lorrain Trout Lake Mines, Ltd	Lorrain Trout Lake	Silver Centre
Lynch, C. D	Peterson Lake	Cobalt
McKinley-Darragh-Savage Mines, Ltd	McKinley-Darragh	Cobalt
McLeod, J. H	Foster Cobalt	Cobalt
Mining Corporation of Canada, Ltd	Townsite City, Buffalo, Cobalt Lake	Cobalt
Nipissing Mining Company, Ltd	Nipissing	Cobalt
O'Brien, Ltd., M.J	O'Brien	Cobalt
O'Brien, Ltd., M. J	Miller Lake O'Brien	Gowganda
Reinhardt, Carl	Crown Reserve	Giroux Lake
Tonopah Canadian Mines Company	Walsh & Morrison	Gowganda
Peterson Cobalt Mines, Ltd	Little Nipissing	Cobalt
Sandoe & Moyle	Penn-Canadian	Cobalt
Victory Silver Mines, Ltd	Victory	Cobalt
Wettlaufer Mines, Ltd	Wettlaufer (H. F. Strong)	South Lorrain

Refineries.—The production of refined silver is carried on by two companies in Cobalt which operate reduction plants in conjunction with the mines and mills. The processes of extraction are hydro-metallurgical or wet methods, such as the cyanide process applied to silver-bearing ores. The Nipissing Mines, Limited, and the Cobalt Reduction Company (Mining Corporation), both operate such plants and in addition to high-grade silver bullion, they market flotation concentrates and residues. The refinery of the latter company was not operated in 1926 or 1927. The major portion of the ore and concentrates shipped out of the Cobalt camp for treatment goes to the Deloro Smelting and Refining Company at Deloro.

TABLE XIII.—OPERATIONS OF ONTARIO SILVER-COBALT REFINERIES IN 1927

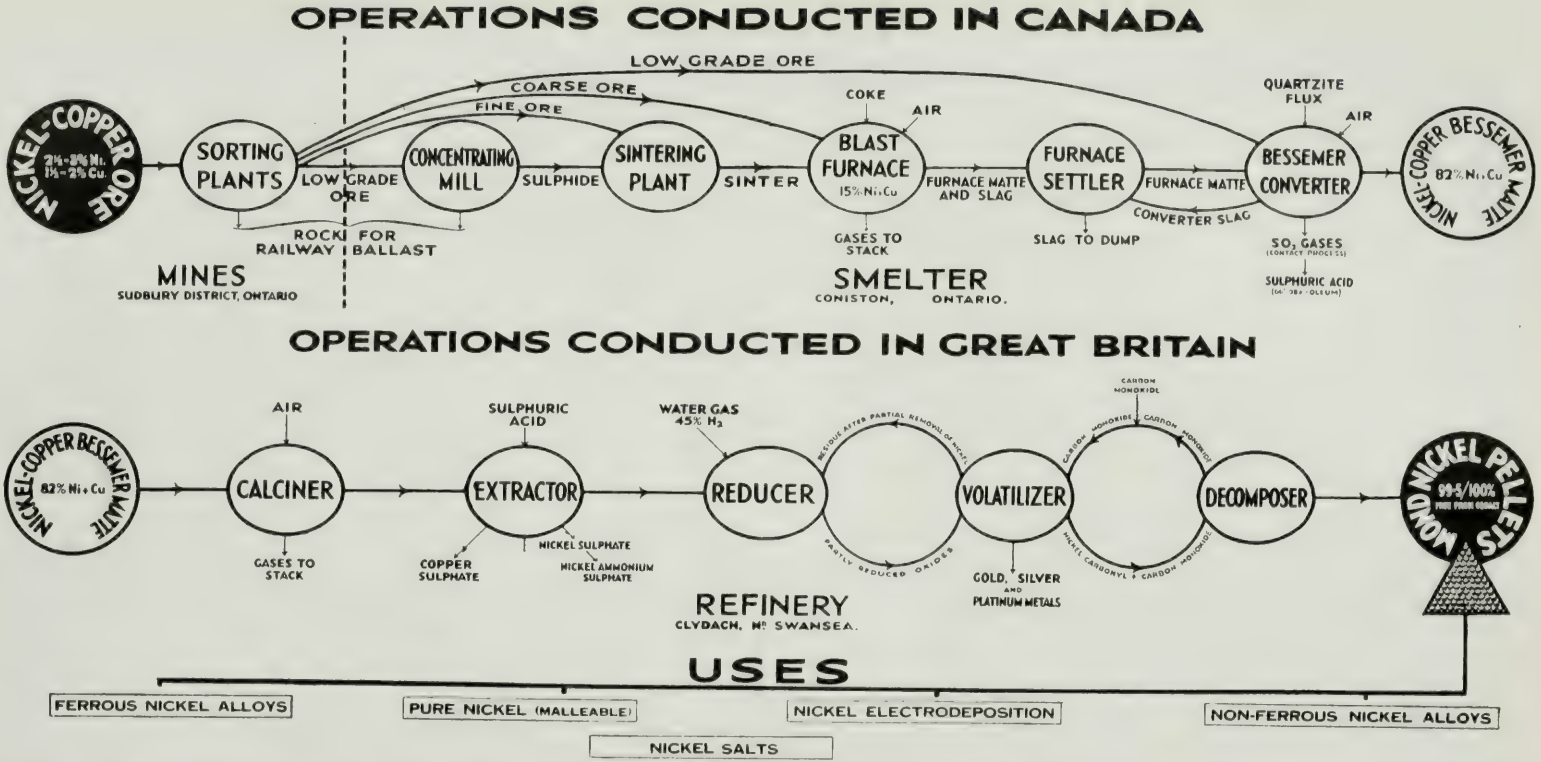
Products marketed	Sales	
	Quantity	Value
Silver bullion....................fine oz.	6,066,396	$3,403,200
Arsenic, white....................lb.	3,975,777	135,367
Cobalt products, including metals and metallic content of all oxides, mixed oxides and salts.......... “	645,146	1,617,912
Nickel oxide, and salts.......... “	140,086	42,139
Base bullion (*a*).......... “	464,721	119,438
Speiss residues (*b*).......... “		
Total..........		5,318,056

(*a*) Contains silver, lead, bismuth and antimony.
(*b*) Speiss residues contain silver, cobalt, nickel and arsenic.

Nickel, Copper and Platinum Metals

During 1927 ore raised and shipped to the nickel-copper smelters totalled to 1,305,917 tons. Matte resulting from the treatment of 1,350,214 tons of ore amounted to 81,848 tons of which 73,483 were shipped to the refineries, 53 per cent. or 39,942 tons going to Port Colborne and the balance to Swansea, Wales. The refinery of the International Nickel Company of Canada, Limited, at Port Colborne, operated steadily throughout the period and produced 28,469,996 pounds of refined nickel, 22,656,720 pounds of converter copper and 8,478,963 pounds of nickel oxide. In addition recoveries of gold, silver and metals of the platinum group were made, as noted in Table XVII.

The activity noted in 1926 in this major industry was well maintained during the year. A total of six mines were in operation throughout the period, namely: Creighton and Frood by the International Company; and Levack, Garson, Worthington and Frood Extension by the Mond. The Worthington mine was abandoned after the cave-in of the mine workings on October 4th. A feature which is receiving wide attention throughout the mining world is the important development now under way at the Frood mine of the International Nickel Company and the adjoining Frood Extension mine of the Mond. Company, An immense deposit of high grade copper-nickel ore running as high as 20 per cent. copper, with the usual nickel and a high precious metals content has been proved by diamond-drilling below the 2,000-foot level, and the sinking of deep shafts on both properties is now well advanced. It will be two or three years, however, before production may be expected.



Production chart published by the Research and Development Department of the Mond Nickel Co., Ltd., showing mining, smelting and refining operations in Canada and Great Britain, also the various forms in which nickel is produced. Details (not reproduced here) are given as to the type of alloy or form of product, together with the general properties and most important uses. Nickel steels contain 3½ to 5 per cent. and other alloys as high as 90 per cent. nickel.

In Table XIV, following, the course of the nickel industry during the past five years is presented. That this metal takes on added importance during times of war is indicated by the fact that while in 1913 the quantity of ore smelted was 823,403 tons, it rose in 1918 to 1,559,892 tons, fell to 314,120 tons in 1922 and, through new peace-time markets found for nickel, rose again in 1923 to 1,140,160 tons. A steady expansion in the use of nickel for industrial purposes has been noted since 1923. Nickel and copper contained in matte exported in 1927 were valued at 18 and 9 cents per pound respectively:—

TABLE XIV.—NICKEL-COPPER MINING AND SMELTING, 1923-1927

Schedule	1923	1924	1925	1926	1927
Ore raised....................tons	1,187,354	1,411,980	1,264,748	1,322,050	1,305,917
Ore smelted.................. "	1,140,160	1,307,694	1,258,849	1,309,782	1,350,214
Bessemer matte produced...... "	58,084	65,943	70,280	78,643	81,848
Nickel content............. "	31,029	34,638	36,596	39,038	39,623
Copper content............. "	15,769	18,490	19,636	24,159	25,969
Matte exported*............. "	21,450	26,565	32,397	34,908	33,541
Matte refined in Canada....... "	31,765	36,613	38,567	33,489	39,253
Men employed................No.	2,496	2,459	2,650	3,132	3,418
Wages paid.....................$	3,093,402	2,859,600	3,487,051	4,359,066	4,919,445

*All matte was exported prior to 1918 when refining in Canada began at Port Colborne, Ontario. The British America Nickel Corporation commenced refining operations at Deschênes, Quebec, in 1920, and closed down finally in July, 1924.

Dividends.—Prior to 1926 the Ontario Department of Mines did not receive full information in regard to dividends paid by nickel companies. Dividends paid were published for the first time in the last Annual Report:—

TABLE XV.—TOTAL DIVIDENDS PAID BY NICKEL COMPANIES

Company		Period (inclusive)	Total to end of 1926	Paid in 1927	Total to end of 1927
Canadian Copper Company..........		1894-1901	$1,975,000	....	$1,975,000
*International Nickel Co.	preferred...	1906-1925	11,229,762	$534,756	11,764,518
	common....	1909-1925	58,133,828	3,346,768	61,480,596
Total..........................		....	$71,338,590	$3,881,524	$75,220,114
†Mond Nickel Company	deferred....	1906-1914	£264,043	....	£264,043
	preferred...	1904-1925	1,856,359	£262,500	2,118,859
	common....	1905-1925	1,992,818	112,500	2,105,318
Total..................................			£4,113,220	£375,000	£4,488,220
		‡or	$20,017,397	$1,824,937	$21,842,334
Grand Total............................			$91,355,987	$5,706,461	$97,062,448

*Successors to the Canadian Copper Company. The International Nickel Company paid dividends on the common stock from 1909 to 1919, inclusive, and again in 1925, 1926 and 1927. Common stock outstanding is $41,834,600, and preferred stock $8,912,600, or a total of $50,747,200.

†Debenture interest paid by the Mond company was £73,750 for the fiscal year ending April 30, 1927; and from 1912 to 1927, inclusive, totalled £1,008,906. The issued and paid-up capital of this company is £900,000 common; £1,750,000 cumulative preference, £2,000,000 non-cumulative preference, both of these 7 per cent.; £375,000 of 5 per cent. first mortgage debenture stock, and £1,000,000 of 5½ per cent. debenture stock; or a total of £6,025,000. All shares have a par value of £1 each.

‡Conversion to dollars is on the basis: £1 = $4.865.

Refineries.—During the year at Port Colborne, the International Nickel Company of Canada recovered electrolytic and refined nickel, nickel oxide, converter copper, platinum, palladium and other metals of the platinum group. The record for 1926 and 1927 is shown in the subjoined table:—

TABLE XVI.—NICKEL-COPPER REFINING, 1926 AND 1927

Schedule	1926		1927	
	Quantity	Value	Quantity	Value
		$		$
Matte, treated . . . . tons	33,489	. . . .	39,253	. . . .
Nickel oxide, marketed . . . . lb.	7,644,808	1,805,171	8,478,963	2,037,458
Metallic nickel, recovered . . . . "	25,627,602	6,423,401	28,469,996	7,497,436
Blister copper, recovered . . . . "	18,505,324	2,457,752	22,656,720	2,805,454
Gold, recovered* . . . . ounces	4,447	91,367	4,866	99,908
Silver, recovered* . . . . "	151,429	90,980	188,180	105,759
Platinum metals, recovered* . . . . "	19,495	1,559,527	22,762	1,270,843
Employees . . . . No.	490	. . . .	576	. . . .
Wages paid . . . . $	. . . .	793,399	. . . .	813,253

*Includes recoveries by the Mond Nickel Company at Clydach in Wales.

Platinum metals are the most important by-products in the refining of nickel-copper matte. Details regarding precious metals recovered during a five-year period by nickel-copper refineries treating Ontario matte are noted below:

TABLE XVII.—PRECIOUS METALS RECOVERED, 1923-1927

	1923	1924	1925	1926	1927	
	Ounces	Ounces	Ounces	Ounces	Ounces	Value, $
Gold†	3,574	4,125	4,016	4,447	4,866	99,908
Silver	100,982	122,889	134,390	151,429	188,180	105,759
Platinum metals:						
Platinum	6,810	9,181	8,692	9,471	11,217	716,653
Palladium	7,511	8,923	7,856	9,790	11,247	541,319
Rhodium, Ruthenium, Osmium and Iridium	304	593	432	234	298	12,871
Total . . . . ounces	15,625	18,697	16,980	19,495	22,762	. . . .
Value . . . . $	1,418,633	1,891,497	1,675,706	1,559,527	. . . .	1,270,843

†Includes small recoveries of the rhodium group by the Mond Nickel Company.

Average prices obtained for platinum in 1927 were $63.89 and for palladium $48.13 per fine ounce. Prices of the rarer platinum metals fluctuate so widely that average prices are difficult to secure.

Iron Ore; Pig Iron; Steel and Ferro-Alloys; Coke

During 1927 no shipments of iron ore were made from Ontario mines, and since no domestic ores were charged to the blast furnaces, the entire output of pig iron during the year must be credited to foreign ore, and hence the item, "pig iron" does not appear in Table I.

As shown in Table XVIII foreign ore charged was 1,019,971 tons from which a total of 515,366 tons of pig iron were made having a value of $9,663,108. The output consisted of 331,363 tons of basic, 138,969 tons of foundry, and 45,034 tons of malleable and was valued at $21.00 per long ton.

IRON BLAST FURNACES IN OPERATION, 1927

Name of Company	Furnaces			Fuel used	Location
	No.	Daily capacity, long tons	Days operated		
Algoma Steel Corporation, Ltd.	4	1,600	365	Coke	Sault Ste. Marie
Steel Company of Canada, Ltd.	2	825	365	Coke	Hamilton

BLAST FURNACES IN ONTARIO FOR THE PRODUCTION OF PIG IRON

Company	Location	Furnaces		Remarks
		No.	Daily capacity gross tons	
Algoma Steel Corporation, Ltd.	Sault Ste. Marie	4	1,600	Active
Atikokan Iron Company	Port Arthur	1	175	Idle since 1911
Canadian Furnace Co., Ltd.	Port Colborne	1	300	Idle since Nov., 1923
Canadian Steel Corporation, Ltd.	Ojibway (near Windsor)	2	1,100	Under construction
Midland Iron and Steel Co., Ltd.	Midland	1	120	Idle since Feb., 1921
Parry Sound Iron Co., Ltd.	Parry Sound	1	90	Idle since Oct. 1, 1919
Standard Iron Co., Ltd.	Deseronto	1	60	Idle since June 9, 1919
Steel Company of Canada, Ltd.	Hamilton	2	825	Active

Note.—The first and last mentioned produce open-hearth steel as well as pig iron.

The following table gives particulars of the iron and steel-making industry of the Province for the last five years:—

TABLE XVIII.—IRON AND STEEL STATISTICS, 1923-1927

Schedule	1923	1924	1925	1926	1927
Ontario ore smelted......short tons	36,622	8,231	6,830	....	....
Foreign ore smelted...... “	1,283,886	836,233	732,356	948,154	1,019,971
Limestone for flux....... “	283,190	187,571	109,198	218,996	217,748
Coke................. “	576,832	438,323	262,344	503,871	487,825
Pig iron produced....... “	674,428	465,888	412,837	545,737	515,366
Value of pig iron produced........$	15,995,496	9,484,139	8,048,992	9,805,300	9,663,108
Steel made.............short tons	607,385	499,986	529,327	534,732	635,173
Value of steel made..............$	21,133,664	14,196,029	18,904,520	16,710,365	18,695,950

Steel and Ferro-Alloys.—Steel ingots to the amount of 567,119 long tons were made in Ontario by five companies. Of these 555,102 tons were basic open hearth for use in the manufacturing plants of the makers.

Direct steel castings derived by the open hearth basic, crucible, and electric process, totalled 12,017 long tons, of which 10,519 long tons were electric and the balance, open hearth basic. The major portion of the output, or 11,523 long tons, was made for sale and the remainder for the use of the companies in manufacturing.

Ferro-alloys were made by three companies and included ferro-manganese and ferro-silicon. The total output amounted to 54,582 long tons.

STEEL AND FERRO-ALLOY PRODUCERS

Company	Location
Steel Company of Canada, Ltd.	Hamilton
Algoma Steel Corporation, Ltd.	Sault Ste. Marie
Dominion Foundries and Steel, Ltd.	Hamilton
Wm. Kennedy & Sons, Ltd.	Owen Sound
Canadian Carborundum Co., Ltd.	Niagara Falls
Electro Metallurgical Co. of Canada, Ltd.	Welland
Abrasive Company of Canada, Ltd.	Hamilton
Canadian Electric Castings Co., Ltd.	Orillia
Welland Steel Castings, Ltd.	Welland
Carbon and Alloy Steel Co., Ltd.	Welland
Union Carbide Co. of Canada, Ltd.	Welland

Coke.—The Algoma Steel Corporation, Sault Ste. Marie, and the Steel Company of Canada, at Hamilton, produce coke in conjunction with their blast furnace operations; while the Hamilton By-Products Coke Ovens, Ltd., also at Hamilton, produces coke for domestic purposes, having commenced in January, 1924. The materials used and products consumed and sold by the coke plants in Ontario during 1927 are shown in the subjoined table:—

THE COKING INDUSTRY IN ONTARIO, 1927

Kind	Unit	Quantity	Value
MATERIALS USED			$
Bituminous coal, foreign	tons	1,414,844	7,314,456
Sulphuric acid, 66° Be	lb.	10,479,544	160,526
All other materials	....	....	35,825
Total	....	....	7,510,807
PRODUCTS MADE			
Coke*	tons	991,129	7,106,240
Coke breeze	"	57,968	125,102
Gas sold and used	M. cubic ft.	11,251,325	2,334,284
Tar and tar products	Imp. gals.	10,777,306	671,617
Ammonium sulphate	lb.	31,756,162	655,269
Light oils	Imp. gals.	1,973,794	134,000
Total	....	....	11,026,512

*Does not include 443,776 tons of coke produced by municipal gas plants.

Of the products made, shown above the major portion of the coke, breeze and gas were consumed in the plants reporting. The total value of materials made and marketed was $11,026,512. During the period the number of wage earners was 327 to whom $565,426 was paid in wages.

The following table, dealing with Ontario only, has been prepared from data supplied by the Dominion Bureau of Statistics:—

PRODUCTION, IMPORTS, EXPORTS AND APPARENT CONSUMPTION OF COKE, 1926 AND 1927

Item	1926, Tons	1927, Tons
Production	1,074,058	1,242,548
Imports	869,000	649,165
Total	1,943,058	1,891,713
Deduct exports	30,152	46,578
Apparent consumption	1,912,906	1,845,135

In addition to the coke produced and used, as shown in the preceding table, fourteen other plants were active in the production of domestic gas from imported coal. A list of producers in Ontario follows:

ONTARIO DOMESTIC GAS PRODUCERS USING IMPORTED COAL, 1927

Company	Location
Belleville Gas Department	Belleville
Board of Light and Heat Commission	Guelph
City Gas Company of London	London
Consumers' Gas Company of Toronto	Toronto
Hamilton By-Product Coke Ovens, Ltd.	Hamilton
Hydro-Electric Power Commission	Cobourg
Hydro-Electric Power Commission	Peterboro
Ottawa Gas Company	Ottawa
Port Hope Gas Company	Port Hope
Public Utilities Commission	Kitchener
Public Utilities Commission	Owen Sound
Public Utilities Commission	Stratford
Stormont Electric Light and Power Co.	Cornwall
St. Thomas Gas Department	St. Thomas

Lead and Zinc

Except for a small recovery from the silver-cobalt concentrates the entire production of lead as given in the main table came from the mine and smelter of the Kingdon Mining, Smelting and Manufacturing Company at Galetta on the Ottawa river. The average price of lead during 1927 was 6.755 cents per pound on the New York market as against 8.417 cents during 1926. The total output for Ontario was 7,990,709 pounds worth $528,729 as against 7,398,796 pounds valued at $580,730 in 1926. Production of lead has gradually increased during the past few years in Ontario, with prospects of a material increase of lead and zinc when the Errington mine at Sudbury and other new base metal deposits reach the production stage.

The search for lead-zinc ores was vigorously prosecuted during 1927. A large number of new incorporations came into existence for the purpose of developing the new lead-copper-zinc field west of Sudbury, where considerable diamond drilling and underground development has been carried on. In this area a total of 62,861 feet or over 11.9 miles of diamond drilling was completed during the year. The more important properties, the Errington mine in Creighton township operated by the Treadwell-Yukon Co., Ltd., and the Sudbury Basin Mines, Limited, have done considerable development. The former sunk two shafts nearly one mile apart and long drifts on the 300-foot level were advanced to connect the two shafts, the connection was completed early in 1928. In addition, a small pilot mill of 250 tons daily capacity was well on the way to completion at the end of the period. On the property of Sudbury Basin adjoining on the west much diamond drilling was carried on to locate the extension of the ore body.

Diamond-Drilling

. During the past few years diamond-drilling has greatly developed as a means for prospecting and sampling ore deposits. Some 72 machines owned and operated by twelve concerns were active during 1927 and completed 1,494 holes for a total footage of 359,041 lineal feet or 68 miles, as against 71 machines operated in the previous year with a total of 385,932 feet or 80.85 miles. During the period 351 workers were employed to whom $369,404 were paid in wages. The following table shows the record for Ontario during 1927:

Area	No. of Holes	Feet of Core
Porcupine, including Kamiskotia and Lightning River	1,014	174,726
Kirkland Lake, including Boston Creek	194	76,150
Sudbury Basin	143	62,861
Sault Ste. Marie, Michipicoten and Goudreau	40	15,049
Gowganda	17	6,090
South Lorrain	17	3,801
Cobalt	10	3,523
Patricia Portion of Kenora district, including Red and Woman lakes	37	8,511
Kenora includes Wabigoon and Dryden	17	7,466
Parry Sound	5	864
Total	1,494	359,041

DIAMOND-DRILL OPERATORS IN ONTARIO IN 1927

Name	Ontario Address	No. of drills active
Badeski, F	Timmins	7
Chisholm, D. D	Timmins	2
Dome Mines, Ltd	South Porcupine	3
Hollinger Consolidated Gold Mines, Ltd	Timmins	*
Miller Lake O'Brien Mine	Gowganda	1
McIntyre Porcupine Mines, Ltd	Schumacher	3
Mitchell, W. J., Diamond-Drill Company, Ltd	Cobalt	5
Morissette, N	Haileybury	3
Ontario Diamond-Drilling Co., Ltd	Sudbury	10
Reed & Ryan	Timmins	10
Smith & Travers	Sudbury	18
Sterling Diamond-Drilling Co	Excelsior Life Bldg., Toronto	4
Sudbury Diamond-Drilling Co., Ltd	Sudbury	10
*Vipond Consolidated Mines, Ltd	302 Bay St., Toronto	....
*Wabigoon Bay Gold Mines, Ltd	Dryden	....
*Ankerite Gold Mines, Ltd	South Porcupine	....
Total	....	72

*Work performed on these properties was done by contract.

NON-METALLIC MINERALS

The total value of the non-metallic minerals sold or shipped during 1927 was $7,638,605 as against $7,842,632 during 1926. In point of value the most important items of the list were natural gas with a total selling value of $4,331,780, salt $1,510,777, gypsum $500,688, crude petroleum $289,391, quartz $266,204, white arsenic $197,668, talc and soapstone $181,981 and feldspar $154,533. Of these only four, namely, white arsenic, gypsum, salt and talc showed increases in value, as compared with the previous year. The other items as may be seen in Tables I. and II. were less in production value and did not vary greatly from the 1926 record.

Abrasives, Asbestos, Barite (Barytes) and Fluorspar

These minerals were not produced in Ontario during 1927. Comments were made in the report of the previous year (Vol.XXXVI) for each, setting forth the position in Ontario from a production standpoint and also occurrences.

Actinolite

Shipments amounting to 86 tons worth $1,075 were made in 1927 from the mill of the Actinolite Mining Company at Actinolite, about 4 miles north of Tweed station on the Canadian Pacific Railway. The mine has been quiescent during the past three years. Mining and milling, however, have been carried on here intermittently for many years and the product exported to the United States where it is used for roofing purposes.

Feldspar

During 1927 some 11 companies and individuals mined and shipped spar, most of which was marketed in Rochester, N.Y., Ohio and Pennsylvania. The largest output by any company was 4,499 tons. Employment was given to 107 workers who received $73,017 in wages.

FELDSPAR SHIPPERS, 1927

Name	Location of Deposit	P.O. Address
Bathurst Feldspar Mines, Ltd	Lanark co	Toronto, 230 King St. E.
Consolidated Feldspar Mines, Ltd	Lot 1, con. XI, Ratter tp	Toronto, 29 Melinda St.
Craig, T. H	Verona, Portland tp., Frontenac co	Kingston, 398 Victoria St.
Feldspar Mines Corp'n, Ltd	Lot 11, con. VII, Monteagle tp	Toronto, 1507 Bank of Hamilton Building.
Frontenac Floor and Wall Tile Co., Ltd.	Grinding plant at Kingston.	Kingston.
Genesee Feldspar Co., Inc.	Hybla	Rochester, N.Y., 82 Augustine St.
Markham Feldspar Co., Inc	Lanark co	Perth, R.R. 7.
McCumber, Thos. H	Frontenac co	Verona, Ont.
Revill, S. W	Frontenac co	Verona, Ont.
Rock Products Company	Lot 20, con. IX, Bathurst tp.	Toledo, O., 450 Nicholas Bldg.
Verona Quarries, Ltd	Portland and Loughborough tps	Hamilton, 21 Main St. E.
Wanup Feldspar Mines, Ltd	Dill and Head tps	Lucknow.

The mining of feldspar from pegmatite dikes in Ontario is in part a seasonal occupation, in which the major portion of the mining done is performed during the summer months. The operations are all in the form of quarrying to which the large outcrops of spar readily lend themselves. During the calendar year 1927 there were mined 17,119 tons of feldspar, of which 2,363 tons were milled in Ontario, and the total value including that added by grinding was $154,533 or a decrease of $44,569 from the total selling value in 1926 when 22,783 tons worth $199,102 were marketed.

As the major portion of Ontario's feldspar is exported to the United States some figures of production in that country might be of interest. North Carolina is by far the most important producer, and accounts for almost fifty per cent. of the United States output. As compared with 1923 the production from North Carolina was nearly doubled in 1927, due largely to selective mining, careful attention to specifications and elimination of impurities, points which Ontario producers might profitably copy. The average price of crude spar mined in the United States in 1927 was $7.88 per short ton, f.o.b. mine or shipping point. A table follows showing production during 1927:

State	1927	
	Short tons	Value
		$
North Carolina	112,847	612,214
Maine	38,447	299,386
New Hampshire	30,743	223,077
New York	13,462	96,446
*Eight other states	31,297	193,632
Total	226,796	1,424,755

*Arizona, California, Colorado, Connecticut, Maryland, Pennsylvania, South Dakota and Virginia.

Iron Pyrites

Shipments in 1927, as noted in Table I, were all from the property of Grasselli Chemical Company, Limited, near Flower Station on the Canadian Pacific railway north of Kingston. The entire output was exported to the United States. Since the war the demand for pyrites has been small, "Gulf" sulphur having captured the market, temporarily at least. The Mond Nickel Company supplies a large part of Ontario's requirements for sulphuric acid from its "contact" process plant which treats sulphur gases recovered from nickel-copper smelting operations. A full write-up of this new industry appeared on page 26, Vol. XXXVI, Part 1, 1927.

Quartzite, Quartz and Silica Brick

Eight producers of quartzite and quartz from widely separated points reported production, in 1927. The total amounted to 159,150 tons valued at $266,204 as against 192,733 tons worth $339,304 in 1926. The payroll was small in this industry amounting to 89 men to whom $84,117 was paid in wages. A list of the producers follows:—

QUARTZITE, QUARTZ AND SILICA BRICK PRODUCERS, 1927

Name of Owner, Firm or Company	P.O. Address of Operator	Location of Quarry
*Algoma Steel Corporation, Ltd.	Sault Ste. Marie	
Anderson, J. G.	Lucknow	Wanup.
Booth, Edmund	Gordon Bay	Conger tp.
Dominion Mines and Quarries, Ltd.	Toronto, Canada Life Bldg.	East Neebish and Killarney.
Manitoulin Quartzite, Ltd	Toronto, 214 John St.	Sheguiandah, Manitoulin island.
Mond Nickel Company	Coniston	Neelon tp.
Orser, S. H.	Sydenham	Bathurst.
Rayner, G. W.	Toronto, 151 Roxboro St. E	Deroche tp.
Wright and Company	Sault Ste. Marie	Deroche tp.

*Producers of silica brick. Quartz supplied by Wright and Company.

Statistics of the production of quartz and quartzite, as in all other non-metallics, refer to sales or shipments from the mines or quarries. Heretofore it has been the practice to include the value of silica brick because of the fact that apart from grog or ganister which is also used, silica-brick manufactured in Ontario is derived entirely from quartz mined in the Province.

In order to avoid duplication in value, the practice used in compiling statistics of quartz and silica-brick was to deduct from the value of the silica-brick, the f.o.b. value of the quartz consumed in the manufacture of it, and to include the remainder in the total annual production Table 1. This method, however, has been open to criticism in that this selling value was less than the actual value and was misleading. The method now employed is to exclude the value of silica brick entirely from Table 1.

Silica brick will, hereafter, be described with refractories and the cement products industry which have never been included in the mineral production total for the reason that they are regarded as secondary products. While sand-lime brick might consistently be placed in the same category, i.e., a product of manufacturing as differentiated from mineral production, it has been decided that since sand-lime brick enter so actively in competition with clay brick, the statistical record would be better served by including them in the mineral production of the Province. This practice is followed by the U.S. Bureau of Mines. Statistics of silica brick, however, will be reported in this section as formerly. Silica brick to the number of 552,626 worth $28,549 were manufactured during 1927 as against 1,306,773 brick valued at $56,441 in 1926.

Silica sand imported into Canada for the manufacture of glass and carborundum and for foundry use totalled 148,831 tons, invoiced at $346,138. Silica sand of a pure grade appears to be a rarity in Ontario. Attempts have been made to use Oriskany sandstone from Nelles Corners in Haldimand county, also basal Potsdam sandstone, found in the vicinity of Kingston, but impurities in these deposits have been objectionable. Glass sand from Belgium can be laid down in Montreal at low cost, and the same applies to silica sand from Illinois and Michigan deposits.

Natural Gas

Production of natural gas in Ontario in 1927 from 2,126 wells was 7, 311,215 thousand cubic feet, with a retail value of $4,331,780, according to the report (Vol. XXXVII, Part V) by R. B. Harkness, Natural Gas Commissioner. The selling price ranged from 35 cents to $1.20 per thousand cubic feet. Production in 1926 was 7,776,496 thousand cubic feet. For fuller details the special report above mentioned should be consulted. Labour statistics follow*:—

Schedule	No. Employees	Wages Paid
Gas producers reported	1,123	$1,148,339
Gas distributors reported		
Drilling Contractors		

*Includes a few small operators, estimated.

Petroleum

A report on "Petroleum in 1927," by the Natural Gas Commissioner, appears in Vol. XXXVII, Part V. Statistical tables, which are repeated here for convenience, are taken from the above-mentioned report.

CRUDE PETROLEUM PRODUCTION BY FIELDS,* 1923-1927

Field	1923	1924	1925	1926	1927
	Bbls.	Bbls.	Bbls.	Bbls.	Bbls.
Petrolia, and Enniskillen township	64,158	60,916	53,166	55,485	60,172
Oil Springs	39,090	41,320	39,137	38,350	37,281
Moore township	4,790	4,483	8,195	2,438	2,014
Sarnia township	2,387	2,068	1,905	1,890	1,679
Plympton township	872	525	1,424	1,047	493
Bothwell	27,665	26,700	26,243	25,382	25,224
Dover, West Tilbury	5,618	3,898	2,957	959	602
Tilbury East	1,950	....	....	....	60
Raleigh township	302	783	887	676	276
Onondaga township	237	456	261	361	210
Mosa township	10,319	8,862	8,397	7,868	7,456
Thamesville	567	....	289	2,376	4,139
Euphemia township	....	....	39	....	....
Dunwich township	594	1,351	1,001	139	....
Romney township	849	2,955	1,235	....	....
Total production.....Bbls.	159,399	154,317	144,249	136,971	139,606
Value.....$	395,300	390,423	369,154	376,822	289,390
Average price per bbl.....$	2.47	2.51¼	†2.56	2.73	2.11

*Figures to July 1, 1925, supplied by the Supervisor of Petroleum Bounties at Petrolia.

†A bounty of 26¼ cents per barrel (35 Imperial gallons), or a total of $20,152, was paid in 1925 in addition by the Federal Government under the "Petroleum Bounty Act," up to July 1, when the Act ceased to operate.

Refining of oil and the manufacture of oil refinery products were carried on during 1926 by four companies in Ontario, as follows:—

PETROLEUM REFINERIES, 1926

Company	Head Office	Plant	Days Operated
British American Oil Refineries, Ltd.	1312 Royal Bank Bldg., Toronto	Toronto	304
Canadian Oil Refineries, Ltd	Toronto	Petrolia	360
Imperial Oil Refineries, Ltd	445 South Christina St., Sarnia	Sarnia	365
McColl Bros	114 Don Esplanade, Toronto	Toronto	365

CRUDE PETROLEUM AND REFINERY STATISTICS, 1923-1927

Schedule	1923	1924	1925	1926	1927
Crude petroleum production:					
Imp. gals	5,598,985	5,401,102	5,024,770	4,693,999	4,886,199
*Selling value $	395,301	390,424	367,524	376,822	289,391
Imported crude, distilled:					
Imp. gals	138,527,971	151,381,481	161,895,295	183,347,749	218,200,977
Value $	11,141,952	11,575,058	13,056,823	16,940	15,900,079
Canadian crude, distilled:					
Imp. gals	5,837,827	5,123,683	4,859,148	5,017,500	5,205,097
Value $	450,467	394,398	358,245	422,159	363,320
Per cent. of total	4.04	3.27	2.92	2.66	2.33
Products:					
Gasoline Imp. gals.	50,884,894	61,493,214	73,083,022	84,936,377	100,944,586
Value $	8,739,670	9,392,837	11,032,134	14,983,322	13,641,570
Illuminating oil Imp. gals.	33,175,063	28,816,322	18,677,629	8,088,787	23,712,369
Value $	3,758,185	3,055,188	2,222,569	1,266,577	2,828,872
Lubricating oil Imp. gals	11,584,423	12,011,116	13,297,275	16,025,753	17,040,724
Value $	2,107,530	2,009,732	2,364,320	3,540,786	3,237,375
Engine distillate and naphtha Imp. gals	....	....	....	53,869	4,045,416
Value $	....	....	....	10,774	510,960
Still gas M. cu. ft.	374,687	524,737	431,713	630,325	811,666
Value $	131,745	172,555	167,869	256,935	207,370
*Gas and fuel oil Imp. gals.	34,727,265	36,702,043	46,064,129	41,883,125	53,767,638
Value $	2,367,050	2,494,858	2,947,378	3,182,770	3,280,343
Paraffin wax and candles lb.	10,484,436	9,112,143	15,502,029	9,858,490	9,526,072
Value $	484,416	551,434	734,322	648,303	505,133
Tar and grease lb.	10,612,588	10,325,835	9,301,674	11,260,882	11,254,706
Value $	222,675	187,544	177,474	221,826	221,694
Acid oil Imp. gals.	1,126,370	1,350,450	1,858,176	711,970	768,171
Value $	62,006	61,748	85,761	35,823	46,634
Acid and Petroleum coke tons	31,505	36,200	31,501	45,774	44,768
Value $	249,425	226,005	212,085	265,841	282,828
Asphalt Imp. gals.	....	....	....	....	1,060,761
Value $	....	....	....	....	58,919
Miscellaneous $	....	29,261	1,596	2,978	434,655
Total value of products $	18,122,702	18,181,162	19,945,508	24,182,575	25,256,353
Employees Ave. No.	1,515	1,603	2,165	2,241	1,871
Wages paid $	2,265,307	2,453,082	2,702,034	2,876,150	2,883,575
Capital invested $	....	....	16,372,960	20,441,740	19,354,638

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*The value includes bounty paid to producers up to July 1, 1925.

The following table shows the quantity and value (less freight, exchange and sales tax), of crude oil and its refined products imported into Ontario in the year 1927. Practically all of this came from the United States. The information is furnished by the Department of External Trade and Commerce, Ottawa, and forwarded by the Dominion Bureau of Statistics.

PETROLEUM AND REFINED PRODUCTS IMPORTED INTO ONTARIO IN 1927

Schedule	Gallons	Value
CRUDE PETROLEUM:		
Petroleum 0.790 specific gravity or heavier for refining	215,172,375	$9,882,693
REFINED PETROLEUM:		
Gasoline lighter than 0.725 specific gravity (casing head gasoline)	41,989,202	3,941,055
Gasoline heavier than 0.725 specific gravity	6,860,050	705,403
Kerosene and other illuminating oils	2,182,990	177,485
Lubricating and other oils	5,417,889	1,630,337
Fuel oil of 0.8235 specific gravity and heavier	8,308,386	537,578
Gas oils and other oils between 0.775 and 0.823 specific gravity	9,838	2,572
Total	64,758,355	6,994,430
PETROLEUM PRODUCTS:		
Axle grease ... lb.	2,463,158	121,329
Vaseline, toilet and medicinal petroleum		130,612
Paraffin wax ... lb.	2,237,412	101,302
" " candles ... lb.	250,537	53,407
Other petroleum products ... gals.	1,056,956	177,089
Total		583,739
Total net value of petroleum and refined products		$17,460,862
Duty paid on the above in 1927, calculated on existing tariff schedule		599,384
Sales tax at 4 per cent		698,434
Freight, approximately		7,831,300
Total value delivered in Ontario		$26,589,980

A comparison of this total with the value of the products of our Ontario refineries shows that more than 11 per cent. of refined petroleum products consumed in Ontario or passing through Ontario is imported, but compared with the years 1925 and 1926 the effect of an additional refinery in Ontario is shown. There was an increase of 30,576,473 gallons in the imports of crude petroleum. Exclusive of casing head gasoline, which is a product of natural gas and cannot be produced in Ontario refineries, the imports of refined products shows a decrease of about 10 per cent. in quantity.

In 1927 some 30 operators running 32 mills in 13 states reported a production of 223,915 short tons of ground feldspar having a value of $3,564,171 which includes 29,243 tons worth $617,987 imported from Canada. During the same period 30,715 tons of crude worth $206,856 were imported from Canada.

Graphite

Graphite marketed in 1927 was 1,795 tons valued at $109,613 as against 2,266 tons worth $158,994 during the previous year. The total Ontario production was by the Black Donald Graphite Company, near Calabogie.

Average prices for Ceylon graphite rose during 1925 by two cents per pound and at the end of the year were quoted at 6.8 cents. Lump, which sold for 9.0 cents, showed an increase of three and three-quarter cents. The prices at the end of 1926 were seven cents per pound for Ceylon and for Madagascar flake and in 1927 rose to 7½ and 8 cents.

The following extract from the annual review number of the *Engineering and Mining Journal*, January 21, 1928, summarizes the world situation as regards the industry:

In the United States in 1927 a greater activity was in evidence than in 1926. Three plants in Alabama are reported to have been in operation part of the year, although the total production for 1927 will not amount to more than a few hundred tons. Most of the product has gone to graphite manufacturers in Chicago. The Southwestern Graphite Company, in Texas, furnished considerable material for the electrical industry. The only new development of consequence in the domestic industry was the building and equipment of a new plant at Annandale, N.J., by the Annandale Graphite Corporation. That company produced some graphite in 1927, but the difficulties incident to a new mill prevented it from making as much finished graphite as had been planned.

Madagascar still leads the world in graphite production. The quantity produced in 1927 was less than that for 1926, owing largely to the incomplete restoration of the transportation facilities, seriously damaged by destructive storms. A consolidation of the companies into large units is taking place, and this should tend to greater stabilization. About one-third of the output has been coming to the United States, the balance being distributed among England, France, Germany and Italy.

Production in Ceylon in 1927 was greater than in 1926. Up to October 18 the increase in exports was 18 per cent in comparison with the preceding year. Exports to Germany were more than doubled, and still more came to the United States, whereas Great Britain received less than half as much as in 1926.

Few changes occurred in Mexico. Three companies operated during the year. The Canadian industry continued normal.

Gypsum

Only one company was active in Ontario during 1927, the Canada Gypsum and Alabastine, Limited, formerly operating under the name of Ontario Gypsum Company, Limited. This company operated its Oneida (Lythmore) and Seneca (Caledonia) properties, the former for one month of actual mining and the latter for the whole year. Milling, however, was carried on throughout the whole twelve months at both properties. The total sales of gypsum products amounted to 83,998 tons valued at $500,688 in 1927 as against 89,987 tons worth $496,059 in 1926. The shipments in 1927 comprised 29,832 tons crushed gypsum, 621 tons of fine ground, and 856 tons of calcined; while 52,689 tons of calcined were consumed in the manufacture of other products such as insulex, plaster board, gyproc, etc.

A total of 231 wage earners were employed in this industry, 39 at Lythmore and 192 at Caledonia. Of these 56 were engaged in mining operations and 175 in the mills. The total wage payroll was $274,790.

In addition to the change in the above-mentioned name some important mergers were approved by the shareholders. The new organization, the Canada Gypsum and Alabastine, Limited, has as its subsidiaries, the Nova Scotia Coal and Gypsum Company, Ltd., and the Toronto Builders' Supplies, Ltd. An issue of $2,500,000 of 5½ per cent. first mortgage 20-year sinking fund gold bonds, dated March 1, 1928, was offered for subscription by the Royal Securities Corporation, Limited. In addition, important acquisitions were made by the new company and described in the *Canadian Engineer* of March 20, 1928, as follows:

> Purchase of the business and property of the Manitoba Gypsum Co., Winnipeg, and its subsidiary, the British Columbia Gypsum Co., Ltd., Port Mann, B.C., was approved at a meeting of the shareholders of the Canada Gypsum & Alabastine Ltd., at Paris, recently.
>
> Canada Gypsum & Alabastine Ltd., formed in 1927, represents an amalgamation of the Ontario Gypsum Co., Ltd., and the Alabastine Co., Paris, Ltd., and its subsidiaries. The Company, with its predecessors, has been in operation for over 41 years. On acquisition of the Manitoba and British Columbia properties, the company will own the sole production in Canada of gypsum products such as wall board, partition and roof tiles, etc., as well as alabastine, with up-to-date plants in Montreal, Que., Caledonia and Lythmore, Ont., Winnipeg, Man., and Port Mann, B.C., and will also be a large producer of plaster of paris, Keene's cement, lime, etc. at these and additional plants operated at Elora, Teeswater and Paris, Ont.
>
> With the amalgamation of the eastern and western properties, under one control, economies should be effected, and if the growth in this business over the past three years can be taken as a criterion, both sales and profits for the current year should show a further increase.

Mica

Production in Ontario is mainly from the area south and west of the city of Ottawa in Lanark and Frontenac counties, where small deposits are worked spasmodically by individuals, in addition to more regular operations by a few organized companies. Since very little preparation of the crude crystals in the form of thumb-trimming and splitting is necessary to put the material in a marketable form, and also because many small dealers buy and sell in addition to operating and trimming, it has become necessary in order to avoid duplication to consider the final sales as production. For this reason it has been difficult to keep accurate records. Some fifteen operators made shipments during 1927 and supplied several mica-trimming and splitting plants with crude ore. The lower prices being offered to the small producers of crude mica have, in a large measure, accounted for the decreased output of this mineral. Mica in different forms finds a ready market in Ontario and Quebec.

The final sales during the year as reported by the operators totalled 1,284 tons valued at $75,183 as against 881 tons worth $59,085 in 1926. The output was in the form of rough-cobbed, thumb-trimmed and scrap, the thumb-trimmed being marketed with manufacturers of electrical supplies both in Canada and the United States, while the scrap finds both a domestic and foreign market, being ground and used in the preparation of roofing materials, wallpapers, lubricants, and in the rubber industry.

MICA SALES, 1926-27

Grade	1926		1927	
	Quantity, Tons	Value $	Quantity, Tons	Value $
Rough-cobbed	55	11,724	87	16,123
Thumb-trimmed	39	10,543	85	21,976
Scrap	765	8,997	1,092	13,084
Splittings	22	27,822	20	24,000
Total	881	59,086	1,284	75,183

The average prices during 1927 did not vary greatly from those of the previous year and were as follows: Scrap, $12.00 per short ton, splittings 60 cents per pound, while rough-cobbed mica ranges widely in price according to the size of crystals. Thumb-trimmed prices were as follows:—

Size	Price per Lb.	Size	Price per Lb.
1″ by 1″	6c. to 14c.	2″ by 3″	21c. to 35c.
1″ by 2″	11c. to 25c.	2″ by 4″	50c. to 80c.
1″ by 3″	18c. to 28c.	3″ by 5″	$1.00
		4″ by 6″	$1.50 to $1.95

During the period 334 tons of the crude ore were reported as mined. Employment was given to 43 men who received $28,335 in wages.

Following is a list of mica shippers:—

MICA SHIPPERS, 1927

Name of Owner or Producer	Location or Name of Mine	P.O. Address of Manager, etc.
Bennett, Herbert V.	N. Burgess tp., lot 13, con. VI	Perth.
Orser-McKenzie Mica Milling Co.	Monmouth tp., lot 19, con VI	Bancroft.
*Kent Bros. & Estate J. M. Stoness	Bedford tp., lot 30, con. VI, Taggart mine; lot 4, con. XIII, Stonness mine	Kingston.
Lee, W. W	Bedford tp	Bedford Mills.
Loughborough Mining Co., Ltd.	Loughborough tp., lot 11, con. VII, Lacey mine	Sydenham.
*Martin, A. G	S. Burgess tp., lot 3, con. III	Ottawa, 236 Besserer St.
McLaren, W. L	N. Burgess tp., lots 4, 5, 6, con. VIII.	Perth.
McCadden, H	Frontenac co	Perth Road.
McNaughton, Geo. W.	Lanark co	Stanleyville.
†Mica Insulator Co		Victoriaville, Que.
Nelles, F	Frontenac co	Sydenham.
Silver, J. W	Lanark co	Perth Road.
Smith, D	Burgess tp	Brockville, R.R. 3.
Trousdale, Jas	Frontenac co	Sydenham.
Wilson, John	Hastings co	Bancroft.

*Did not operate mines. †Buyer only. No mines owned in Ontario.

A new feature in this industry in Ontario was the construction in 1926 of a mica-grinding plant at Bancroft, owned by the Orser-McKenzie Mica Milling Company. It is the first in Ontario for the production of different grades of ground mica. The mill commenced early in 1927 and operated for a short time. A grinding plant is also in operation in Hull, Quebec. The ground material finds a market in the surfacing of roofing materials and wallpapers, and as an ingredient in lubricants and rubber articles. About 600 tons of ground mica are consumed annually in Canada.

Mineral Waters

Below are tabulated records since 1920 of shipments of mineral waters with valuation in bulk form at the works:—

Shipments	1920	1921	1922	1923	1924	1925	1926	1927
Imperial gallons	127,150	308,647	209,072	227,030	201,670	183,012	208,400	293,200
Value $	15,059	14,438	10,528	14,047	13,133	25,452	27,277	12,811

The companies producing mineral waters in 1927 were as follows:—

PRODUCERS OF MINERAL WATERS, 1927

Name of Owner, Firm, or Company	Location of Spring or Well	P.O. Address of Manager, etc.
Belanger, A	North Plantagenet tp	Papineauville, Que.
Caledonia Springs Co., Ltd	Gloucester and Clarence tps	2716 St. Urbain St, Montreal, Que.
Carlsbad, Ltd	Carlsbad Springs	Carlsbad Springs.
Denault, F	Lot 22, con. IV, Clarence tp	Bourget.
Goderich Mineral Water Co	Goderich	Goderich.
Gurd & Co., Ltd., Charles	Caledonia tp	1016 Bleury St., Montreal.
Sanitaris, Ltd	Lot 27, con. XII, Pakenham tp	Arnprior.

Salt

Revised figures for salt production by Ontario salt companies during 1927 give a total of 254,180 tons having a selling value of $1,510,777, as against 252,345 tons valued at $1,388,672 in the previous year. During the period eight companies operated nine establishments and employed on the average 290 workers, of whom 37 were females, with a payroll amounting to $322,549. The salt industry is centred in Bruce, Huron, Lambton and Essex counties, in the southwestern part of the Province, which is underlain by salt beds. Salt brine is pumped from wells, evaporated and graded. Included with the total output is the salt equivalent of brine used in chemical plants at Sandwich and Amherstburg, on the Detroit river, for the manufacture of bleaching powder, liquid chlorine, muriatic acid, caustic soda and soda ash.

The several grades and total tonnages, with value of salt, exclusive of packages, marketed for the past five years are tabulated as follows:—

SALT STATISTICS, 1923-1927

Schedule	1923	1924	1925	1926	1927
Land.......................... tons	3,713	4,612	5,125	3,965	4,599
Coarse...................... "	31,282	28,496	33,197	31,192	25,216
Fine......................... "	36,924	42,555	43,286	47,202	47,185
Table and Dairy.............. "	42,468	41,134	46,602	50,461	53,477
Pressed Blocks............... "	3,431	3,572	4,605	6,505	7,709
Brine (salt equivalent)........ "	80,099	83,059	93,500	113,020	115,995
Total sold or used............. "	197,917	203,428	226,470	252,345	254,180
Value or products sold or used...$	1,674,365	1,337,311	1,466,450	1,388,672	1,510,777
Employees...................No.	*479	*439	*467	*466	290
Wages..........................$	508,525	482,263	555,729	614,790	322,549

*Employees of Sandwich salt and chemical works are included.

Companies producing brine or salt in 1927 were as follows:—

OPERATING SALT COMPANIES, 1927

Name of Owner, Firm or Company	Location of Wells or Works	P.O. Address of Manager, etc.
Brunner, Mond Canada, Limited.......	Amherstburg*..........	Amherstburg.
Canadian Salt Company, Limited, The..	Windsor............... Sandwich*.............	Windsor.
Dominion Salt Company, Limited, The..	Sarnia................	Sarnia.
Elarton Salt Works Co., Ltd.†.........	Warwick...............	Watford, R.R. No. 5.
Exeter Salt Works Company, Limited...	Exeter................	Exeter.
Goderich Salt Co., Limited...........	Goderich..............	Goderich.
Kincardine Salt Co., Ltd.............	Kincardine............	Kincardine.
Western Canada Flour Mills Co., Ltd...	Goderich..............	Goderich.
Western Salt Company, Limited.......	Courtright............	Courtright.
Wingham Salt Works (Young Estate)‡..	Wingham..............	Wingham.

*Chemical works using salt brine as raw material.

†Went into liquidation July 12th, 1926.

‡Owned by Wm. Davies Co. and scrapped November, 1926.

Talc and Soapstone

Two talc grinding mills were active in Ontario during 1927, namely, the Geo. H. Gillespie and Co., Ltd., of Madoc and the Asbestos Pulp Co., Ltd., of the same place. The industry is centred in Huntingdon township in Hastings county, southeastern Ontario. Two mines were active, the Henderson and the Connolly, both in the fourteenth concession of the township. A total of 14,633 tons were mined and ground while 15,003 tons of the refined material, of high, medium, and low grades were sold. Ground talc is marketed mainly in United States and ranges from $9 to $18 per ton according to grade. The operation consists of breaking the crude ore from the mine, drying, grinding, bolting and sacking. Soapstone was also produced by one company, the Grace Mining Company, Ltd., at Vermilion Bay, on Eagle lake in Kenora district in the northwestern part of the Province. About 135 tons were sawn by this company and disposed of to the pulp and paper making industries at Dryden and Winnipeg.

The total output of talc and soapstone in 1927 was 15,138 tons valued at $181,981 as against 14,882 tons worth $178,986 in 1926. A total of 61 wage-earners were employed to whom was paid $51,134.

Following are statistics of talc and soapstone for the past five years:—

TALC AND SOAPSTONE STATISTICS, 1923-1927

Schedule	1923	1924	1925	1926	1927
Soapstone shipped............tons	17	....	64	110	135
Ground talc shipped........... "	9,514	10,718	13,614	14,772	15,003
Total value shipments............$	125,124	130,577	174,116	178,986	181,981
Employees, mine and mill......No.	57	40	51	50	61
Wages paid.....................$	36,647	37,075	47,971	47,083	51,834

STRUCTURAL MATERIALS AND CLAY PRODUCTS

General Remarks

Apart from the statistics of structural materials collected from each operator and which in the aggregate reflect the actual conditions of the industry, there are other factors bearing on the subject, concerning which information is available. The Dominion Bureau of Statistics publishes prices of wholesale commodities, index numbers of employment, and building permits granted. Information as to contracts awarded is published monthly in *MacLean Building Review.*

During the past three years the index numbers of wholesale prices of building materials in general declined from 159.1 in 1924 to 153.7 in 1925, 149.4 in 1926, and 147.7 in 1927, based on 100 in 1913. The index number of employment in the building and construction industries declined from 136.9 in 1924 to 130.46 in 1925; increased again to 134.8 in 1926, and stood at 164.5 for 1927, as compared with 100 for January, 1920.

Building permits in sixty-three Canadian cities in 1927 were valued at $184,613,742, or an increase of over 18 per cent. above 1926. Of this total thirty Ontario cities accounted for $79,883,344, or an increase of 22.2 per cent., as noted in the following table abstracted from *A Review of Building Permits in Canada during 1927*, issued by the Dominion Bureau of Statistics:—

BUILDING PERMITS IN ONTARIO, 1920-27

Year	30 Ontario Cities, Value	Toronto Metropolitan Area (*a*) Value	Material Prices Index No. (*b*)	Wages Index No. (*c*)
1920	$58,636,365	$30,049,413	214.9 (*d*)	180.9 (*d*)
1921	59,315,845	31,979,346	183.2	170.5
1922	81,396,259	36,405,625	162.2	162.5
1923	74,673,080	39,530,877	167.0	166.4
1924	57,330,141	29,636,428	159.1	169.1
1925	59,888,867	32,408,636	153.7	170.4
1926	65,373,757	31,588,124	149.4	172.1
1927	79,883,344	37,316,511	147.7	179.3

(*a*) Includes East and North York municipalities.
(*b*) Applies to average weighted index numbers for Canadian wholesale prices of building materials on the basis of 1913 = 100, as compiled by the Dominion Bureau of Statistics.
(*c*) Average index number of wages in Canadian building trades as compiled by the Federal Department of Labour.
(*d*) Peak year.

Building costs have been stable during the past few years, and material prices are considerably below the peak of 1920, as noted in the table above.

The value of Canadian construction contracts awarded for 1927, reported by *MacLean Building Review*, was $418,951,000 as compared with $372,947,900 in 1926. Ontario contracts in 1927 amounted to $196,159,000, a substantial increase over the preceding three years as noted in the following table.

VALUE OF ONTARIO CONSTRUCTION CONTRACTS, 1923-1927

Classification	1923	1924	1925	1926	1927
Residential	$55,879,000	$43,090,000	$47,529,600	$52,084,100	$57,580,800
Business	34,904,000	27,706,000	32,579,800	38,808,200	81,328,100
Industrial	10,668,000	7,017,000	3,754,700	21,126,900	11,922,500
Engineering	54,701,000	58,228,000	37,381,000	29,910,200	45,327,600
Total	$156,152,000	$136,041,000	$121,248,100	$141,929,400	$196,159,000

Structural materials in 1927 were valued at $14,160,552 and clay products at $5,853,035. Comparative figures for earlier years, beginning with 1907, are given in Table III.

Cement

During 1927 cement prices were cut to the lowest point since 1916 due to competition carried on mainly by the Canada Cement Company and its Montreal competitor, the National Cement Company. Prices in Ontario ranged from $1.20 per barrel to $1.40 and the average of all sales was $1.37 per barrel. With the activity in the building and construction industries throughout the period, quantity production and sales were larger than in any year since 1913. There was a large consumption of cement in heavy concrete construction, such as the

Welland canal and the great engineering works in connection with power developments.

Two cement producing firms operating four plants were active during the period, namely, the Canada Cement Company with plants at Belleville, Port Colborne and Lakefield, the latter being the latest addition in the Canada Cement Company's chain, and the St. Marys Cement Company at St. Marys. The total number of kilns, which are of the rotary type varying in length from 100 to 160 feet, was 25. The capacity was 13,350 barrels per day and the combined length of all kilns was 3,105 feet.

During 1927 there was manufactured 3,558,866 barrels worth $4,842,366 while sales were considerably greater, viz., 3,751,786 barrels valued at $5,144,326. Quarry operations gave employment to 93 men while the mills employed 838 or a total of 931 to whom $1,129,546 was paid in wages. The plants were active for a total of 1,405 days or an average of 351 days each.

Details of the Ontario cement industry in the last pre-war year (1913) and subsequently are given in the following table:—

PORTLAND CEMENT STATISTICS, 1913-1927

Year	No. of Operating Plants	Average No. Employees	Wages	Stock on hand Dec. 31st bbls.	Sales		Average Price per bbl. (350 lb.)
					Barrels	Value	
			$			$	$
1913......	13	1,382	955,729	450,213	3,802,321	4,105,455	1 08
1914......	11	987	653,351	846,562	2,665,650	2,931,190	1 10
1915......	7	692	425,170	755,799	2,302,242	2,534,537	1 10
1916......	7	659	428,774	380,458	2,143,949	2,242,433	1 05
1917......	6	589	538,355	567,261	2,063,231	2,934,271	1 42
1918......	4	425	423,580	473,184	1,226,244	1,910,839	1 56
1919......	5	647	722,029	278,188	2,022,575	3,659,720	1 81
1920......	5	859	1,283,359	248,142	2,035,594	4,377,814	2 15
1921......	5	883	1,228,460	174,686	2,723,072	6,425,266	2 37
1922.....	4	768	990,997	396,911	3,104,386	6,235,370	2 01
1923......	4	852	1,084,711	452,378	3,296,428	5,855,590	1 77
1924......	4	757	992,808	352,851	3,564,499	5,668,671	1 59
1925......	4	700	921,643	339,541	3,462,358	5,253,911	1 52
1926......	3	764	997.089	457,161	3,398,860	4,792,857	1 41
1927......	4	931	1,129,546	264,241	3,751,786	5,144,326	1 37

In the United States the factory price of cement, per barrel of 380 pounds, averaged $1.77 in 1925, $1.71 in 1926, and $1.62 in 1927. It will be noted that the U.S. barrel is 8 per cent. larger than the Canadian, and when price comparisons are made this fact should not be overlooked.

The largest cement manufacturing concern in Canada, The Canada Cement Company, Ltd., was reorganized in October, when a new $20,000,000 first mortgage sinking fund gold bond issue was floated and $21,000,000 of sinking fund cumulative preference shares were sold. According to advertisements published at the time net earnings of the old company during 1926 were $3,924,892, and for the seventeen years commencing 1910 a grand total of $52,790,075.79. The Canada Cement Company owns plants across Canada from coast to coast.

Early in 1928 it was stated in the press that Alfred Rogers, President of the Elias Rogers Coal Company, and who is also owner of the St. Marys Cement Company, purchased the National Cement Company of Montreal. This company thus becomes a privately-owned concern. Its capacity of 1,000,000 barrels per year will be increased by 25 per cent., and it will operate independently of the St. Marys plant.

The new No. 7 plant of the Canada Cement Company at Lakefield was completed during 1927 and the machinery turned over in a preparatory tuning up for regular manufacture. No sales of cement were reported, but there was a small production of 11,565 barrels. The following notes and data have been supplied by A. G. Fleming, chief chemist of the Canada Cement Company:

The mill is located at Lakefield while the quarry is about half a mile away along the railroad. The deposit of cement rock and shale in in the form of a large plateau, the top surface of which is flat with a shallow overburden and about 35 feet above the level of the adjoining area. The rock is Ordivician limestone of Trenton age, and is composed of alternating beds of fairly pure limestone, e.g., 78 to 93 per cent. calcium carbonate, and thin layers of calcareous shale of 43 to 70 per cent. calcium carbonate. The strata lie almost horizontally and the proportions are such that the average of the full face makes almost a perfect mix.

The following is an analysis of the first test hole drilled in the deposit and is fairly typical of all. No. 1 covers the limestone rock, and No. 2 the mxture of shale and clay interbedded between the layers of rock in No. 1. Figures shown are percentages:

Depth (feet and inches)	Silica (SiO_2)	Ironand Alumina	Lime (CaO)	Magnesia (MgO)	Loss on Ignition
No. 1					
End of Casing to 6′ 5″	5.36	2.40	50.81	1.03	40.90
6′ 5″ to 14′	4.26	1.94	51.34	1.12	41.10
14′ to 21′	8.30	2.90	47.75	1.15	38.40
21′ to 30′	12.04	4.66	44.16	1.27	36.02
30′ to 37′	9.26	4.00	46.26	1.31	37.42
37′ to 43′	10.30	4.32	45.14	1.55	36.56
43′ to 50′	9.64	3.90	45.91	1.41	37.84
50′ to 56′	9.80	4.36	45.77	1.30	37.30
56′ to 60′ 6″	11.76	4.94	44.44	1.49	36.40
No. 2					
Top soil and shale					
1′ to 10′	58.70	16.90	9.32	1.94	11.50
10′ to 20′	30.60	13.90	24.57	2.31	26.35
Clay and shale between cracks of stone layers					
20′ to 30′	28.34	11.82	27.90	1.84	28.77
30′ to 40′	29.62	11.90	26.56	2.06	27.25
40′ to 50′	24.00	9.34	33.23	1.92	30.33

In plant operation the mix is kept uniform by the use of blending silos or tanks in which the mixed rock and shale is stored after grinding, drying, and sampling. The ground material is sampled automatically as the filling process continues so that the proper proportions of any desired mix may be made.

The prepared material is passed through measuring hoppers to a receiving hopper and conveyed to the tube mills where it is pulverized to a fineness of 96 per cent. (100-mesh sieve) or 80 per cent. passing through No. 200 sieve. The result is a raw mix feed for the kilns of very uniform chemical composition which produces an excellent quality of cement and an easily burned clinker.

Tests on cement produced at Lakefield (Plant No. 7) follow:
Setting time—average for four months:
Initial set, 3 hours 9 minutes; Final set, 5 hours 44 minutes.
Fineness—97.9 per cent. passed sieve No. 100.
82.0 " " " " 200.

Chemical analysis— range during four months:

Silica ($Si0_2$)	21.13 to 21.82 per cent.
Alumina ($A1_20_3$)	6.64 to 7.10 " "
Ferris Oxide (Fe_20_3)	2.70 to 2.90 " "
Lime (Ca0)	62.24 to 63.38 " "
Magnesia (Mg0)	1.98 to 2.26 " "
Sulph. Anhydride ($S0_2$)	1.75 to 1.91 " "
Loss in Ignition	1.43 to 1.59 " "

A short history of the Lakefield plant (now the largest in Canada) is abstracted from the Peterborough Weekly Examiner, issue of Feb. 23, 1928, and its authenticity checked by E. W. Bailey, plant superintendent:—

The first plant of 400 barrels per day capacity commenced operations in January, 1901, and ran until December, 1909, during which time it was twice enlarged, eventually producing at the rate of 1,000 barrels per day. The wet process was in use at this time, drawing marl from Buckley lake nearby and the clay from Drummond station, nine miles below Peterborough. In 1909 came the merger of a large number of cement plants into what is now known as the Canada Cement Company, and the Lakefield plant was operated during 1911 and 1912, and closing down during the latter part of December, 1913. The plant lay idle until 1920 since the wet process of manufacture was not economical due to the shortage of fuel during the war and the high cost of coal since that time. In 1920 the large deposit of limestone now being quarried was tested and found highly suitable. Work was commenced to change the old plant from the wet to the dry process by adapting the old mill for this change. It was later decided to increase the capacity to 3,000 barrels per day by the construction of a new, efficient, and up-to-date plant, the old mill being demolished.

Plant No. 7 of Canada Cement Company, Limited, at Lakefield, which has a cement storage capacity of 400,000 barrels.

The plant site covers 20 acres and power is supplied from three sources. About 150 men will be employed when in full operation, and the plant will require from 1,000 to 1,200 tons of rock a day. After blasting, the material is loaded by an electric shovel and hauled to the plant by electric locomotives in cars of 10 cubic yards capacity. At the mill it is delivered to a 36″ x 60″ roll crusher and then to a swing-hammer crusher (Pennsylvania type), which reduces the rock to half inch size. The crushed material then passes from the storage bins through four Bonnot dryers, 6 feet diameter and 50 feet long to the dried rock storage bins, the capacity of which is 10,000 tons. From these bins the material is fed to Krupp ball mills and thence to sample storage bins of 5,000 tons combined capacity, and meanwhile being automatically sampled. When mixes of the proper proportions are drawn the material goes to tube mills (Bonnot) of which there are six, each having a diameter of 5 feet 6 inches and length of 22 feet.

The ground material, which is now ready for burning, passes to the kilns, six of which are again of the Bonnot type, seven feet in diameter by 100 feet long, and three Vulcan kilns 7 feet 6 inches in diameter by 100 feet long. The temperature of the kilns is 2700 degrees Fahrenheit, achieved by means of powdered coal. The resulting clinker is ground by five No. 66 Kominuters reducing to 20-mesh, after which it is treated in six No. 18 Smidt tube mills, which are 6 feet 6 inches in diameter by 20 feet long, for final grinding to a fineness of 97 per cent. through a 100-mesh screen. The finished material is stored in sixteen round cement bins measuring 38 feet inside diameter and 75 feet high, and six square bins 16 feet 6 inches square by 75 feet high, the total storage capacity being 500,000 barrels.

First crushing was done on October 3, 1927 and two kilns were started November 7 for testing purposes. The whole mill was not brought into operation until 1928 when further hydro-electric power was secured.

Cement Products.—Recently the industry of cement products manufacture in Ontario has assumed considerable importance. During the past few years (1924, 1925 and 1926) no data have been published in the reports of mineral production since the raw materials entering into the manufacture of the product have all been accounted for. But readers have pointed out that being so closely allied to the building industry, statistics of cement products should be included so that complete information covering all structural materials might be available under one cover. The following table gives the record of materials used and products made by cement products manufacturers during the past four years in Ontario. Monolithic construction is not included.

PRODUCTION OF CEMENT PRODUCTS IN ONTARIO, 1924-1927

	1924*	1925*	1926		1927	
	Cost at Works	Cost at Works	Quantity	Cost at Works	Quantity	Cost at Works
MATERIALS USED	$	$		$		$
Portland cement........bbls.	377,667	516,258	139,201	301,617	151,383	320,316
Quicklime...............bu.			655	307	143	76
Sand...............cu. yds.			48,581	94,503	39,193	64,214
Gravel.............. "			83,307	121,050	65,525	112,584
Crushed stone....... "			6,752	14,570	5,888	10,691
Cinders................tons			......	....	6,695	3,474
Boxes, crates, lumber, etc....			......	7,562	......	10,257
Other materials.............			......	28,158	......	62,488
Total..............	377,667	516,258	......	567,767	......	584,100
PRODUCTS MADE						
Cement brick............M.	45,407	36,195	1,678	53,112	226,588	79,863
Hollow building blocks, etc...	395,715	697,923	......	826,938	......	684,884
Drain pipe.................	49,517	196,750	......	134,722	......	204,016
Sewer and culvert pipe......	399,592	261,808	......	319,162	......	340,215
Artificial stone.............	67,853	141,448	......	161,871	......	153,562
Cement posts, poles, etc.....	13,360	5,423	......	26,341	......	47,730
Cinder blocks (cincrete)......	....	....	......	....	......	69,145
Other products............	29,592	160,391	......	61,241	......	105,635
	1,001,036	1,499,938	......	1,583,437	......	1,685,050

*No details of materials used are available.

The cement products industry is comprised of a number of small operations principally, although a few of them are fairly extensive and have substantial plants. Many of them, however, are organized for temporary operations to fill a local demand that may have arisen. As a result the number of plants fluctuates from year to year as may be seen in the accompanying table. On the other hand, wages paid and value of products made have steadily increased indicating that the well-organized establishments have a steady and expanding business.

PRINCIPAL STATISTICS OF CEMENT PRODUCTS INDUSTRY IN ONTARIO, 1924–1927

	1924	1925	1926	1927
Plants....................................No.	92	148	133	109
Wage-earners (average)...................No.	306	507	474	481
Wages paid..................................$	268,385	411,836	439,487	468,371
Cost of fuel..................................$	21,710	30,751	33,391	29,257
Capital invested............................$	1,348,246	2,068,497	2,168,758	1,888,102
Value products at works....................$	1,001,036	1,499,938	1,583,437	1,685,050

Lime

Some 26 producers were active in the operation of lime-kilns in Ontario in 1927; the number has not varied greatly during the past ten years. The industry, while not changing as to number of plants, has developed greatly and the annual production has increased to 4½ times the output of 1913. The production of hydrated lime has been developed in recent years, and a number of plants are now equipped to manufacture this product which finds its market principally in the building trades. Quicklime is more widely used in the production of chemicals. Consumption percentages in the several industries in 1927 has not varied materially from the figures of 1926 and were as follows: Chemical works 64.4, building trades 10.8, dealers 7.2, sugar refineries 3.5, pulp and paper 3.8, and the balance or 10.3 per cent. by glass works, tanneries, metallurgical operations and other consumers.

The lime-burning industry in Ontario gave steady employment during the year to 451 men who received $458,001 in wages. The largest item in manufacturing costs was that of fuel which included coal, wood, natural gas, gasoline and kerosene, costing $386,284 in 1927.

During the period the sales or shipments were 5,668,087 bushels of quicklime valued at $1,657,552, and 44,749 tons of hydrated lime worth $540,687. The corresponding figures for 1926 and previous years to 1923 are shown in the table below:—

LIME STATISTICS, 1923-1927

Year	Lime Marketed or Used						Fuel Costs	Employees	Wages
	Hydrated			Quicklime					
	Tons	Value		Bush. (70 lbs.)	Value				
		Total	Per Ton		Total	Per Bush.			
		$	$		$	c.	$		$
1923...	41,727	519,840	12 46	4,810,421	1,373,823	28.5	556,321	542	549,613
1924...	35,989	438,607	12 19	4,391,050	1,401,545	31.9	394,195	396	402,295
1925...	41,610	477,585	11 47	5,115,882	1,566,540	30.6	375,220	409	436,867
1926...	39,217	457,978	11 68	5,402,261	1,593,468	29.5	396,128	414	397,988
1927...	44,749	540,687	12 08	5,668,087	1,657,552	29.2	386,284	451	458,001

Below are given the names of producers and the location of plants operated in 1927:—

LIME PRODUCERS, 1927

Name of Owner or Company	Location of Kilns	Head Office Address
‡Alabastine Co., Paris, The.......(*)	Elora and Teeswater......	Paris.
American Cyanamid Co...........(†)	Niagara Falls............	Niagara Falls.
Beachville White Lime Co., Ltd......	Beachville...............	Beachville.
Biederman, Albert G...............	Wilberforce tp...........	Golden Lake.
Brunner Mond Canada, Limited...(†)	Anderdon tp., near Amherstburg.	Toronto, Bank of Commerce Building.
Canada Lime Co...................	Coboconk and Sand Point.	Toronto, 465 Bay St.
Cameron, W. M..................	Carleton Place...........	Carleton Place.
Chalmers Lime Works..............	Owen Sound.............	Owen Sound.
Christie, Henderson & Co., Limited...	Hespeler(*), Puslinch, Kelso, Galt.	Toronto, 201 Crown Office Building.

‡The name was changed during the year to Canada Gypsum & Alabastine, Ltd.
*Hydrated lime plants.
†Product used in manufacture of chemicals.

LIME PRODUCERS, 1927—*Continued*

Name of Owner or Company	Location of Kilns	Head Office Address
Dominion Sugar Company........(†)	Chatham and Wallaceburg	Chatham.
Dominion Rock Products, Ltd.......	Eganville................	Montreal, 1017 New Birks Bldg.
Gallagher Lime and Stone Co., Ltd....	Barton tp...............	Hamilton.
Harvey, E., Limited................	Rockwood...............	Guelph.
Jamieson, J. M.....................	Forester Falls............	Forester Falls.
Jamieson Lime Co..................	Renfrew.................	Renfrew.
Kirkley, Harry......	Napanee................	Napanee.
Marshall, James...................	Barton tp...............	Hamilton.
Robertson Co. Ltd., D...	Nassagaweya tp..........	Toronto, 26 Queen St. E.
Shane Lime Co.....................	Grattan tp...............	Eganville.
Standard White Lime Co., Limited...	Beachville, Guelph(*), St. Marys and Rockwood.	Guelph, 15 Douglas St.
Toronto Brick Co., Ltd.............	Coboconk...............	Toronto, 897 Bay St.
Toronto Lime Co., Ltd..............	Dolly Varden............	Toronto, 26 Queen St. E.
Union Carbide Co. of Can., Ltd......	Welland.................	Toronto, 46 King St. W.
Vogan, Samuel.....................	Wiarton.................	Wiarton.
Weppler, Henry....................	Glenelg tp...............	Priceville, R.R. No. 2.

*Hydrated Lime plants.
†Product used in manufacture of chemicals.

Sand-Lime Brick

In 1927 the output of sand-lime brick was 61,380 M worth $721,485 as against 46,869 M valued at $555,847 in the previous year. These figures include the value of the lime consumed in manufacturing. Heretofore the statistics for sand-lime brick, as given in Table I, showed the total quantity of the material sold but the value was reduced by the cost price of the lime consumed in manufacturing, such lime having already been accounted for in the statistics for lime. The figure for value as now shown in Tables I and II is the total selling value without any deduction, since the small duplication in value will in part compensate for sand produced by many part time operators from whom no reports are received. The total selling value will also bear a truer relation to the number of employees and wages paid.

The following table shows statistics for the past five years, also the comparative values of common clay brick.

SAND-LIME BRICK STATISTICS, 1923-1927

Year	No. of operating plants	No. of wage-earners	Wages	Sales				Average value per M. of common clay brick
				M.	Total selling value	Average value per M.	Value, lime deducted	
1923	7	203	233,991	59,080	$887,960	$15.03	....	$16.77
1924	10	186	195,116	54,410	603,275	11.09	$512,361	16.94
1925	8	202	213,556	66,506	820,893	12.34	677,103	15.28
1926	8	178	171,747	46,869	555,847	11.86	461,376	15.18
1927	7	199	224,535	61,380	721,485	11.75	600,750	15.83

All the active plants in 1927 were located in Toronto or vicinity. The list follows:

SAND-LIME BRICK PRODUCERS, 1927

Name of Company	Address	Location of Plant
Canada Sand-Lime Pressed Brick Co., Ltd.	28 Symes Rd., Toronto	Toronto.
Harbour Brick Co., Ltd	Fleet St. at Bathurst, Toronto	Toronto.
Hinde Bros	134 Northlands Ave., Toronto	Toronto.
Leaside Brick and Sand Co., Ltd	York Bldg., Toronto	Toronto.
*Shepard, Jas. G., and Co., Ltd	Wellington, Ont	Wellington.
Toronto Brick Co., Ltd	897 Bay St., Toronto	Toronto.
Wilcox Lake Brick Co., Ltd	Richmond Hill, Ont	Wilcox Lake.
York Sandstone Brick Co., Ltd	447 Victoria Park Ave., Toronto	Toronto.

*Plant not operated in 1927.

Sand and Gravel

Although figures for sand and gravel production as given in Table I cover the output of the more important operators, it should be pointed out that because of the seasonal nature of the operations and lack of information many small operators of isolated pits have of necessity been omitted. During 1927 a total of 309 individuals and companies reported production of sand and gravel. In addition several companies were licensed to dredge some of the shoals and shore lines of the Great Lakes and Rivers. A considerable quantity of material was consumed also by the Highways Department and Northern Development Department on road construction. From the above sources there was produced in Ontario 5,381,769 tons worth $2,035,793 in 1927, as against 4,899,580 tons valued at $2,117,461 in 1926.

In compilation of provincial statistics of sand and gravel the material consumed by the railway companies in the Province has never been included for the reason that it is produced by the railways from their own pits and used by them as ballast, no sales having taken place. In the reports of the Dominion Bureau of Statistics this railway ballast is included as production, and this fact should be kept in mind in making any comparisons. Canadian production of sand and gravel in 1927 was 22,952,819 tons valued at $6,055,601, the greatest year on record. Imports into Canada were 289,741 tons worth $800,470 and exports 637,627 tons valued at $177,999.

The output of sand and gravel during 1927 was as follows:

Origin	Tons	Value
Private pit operators	2,274,515	$966,178
Recovered by dredges from Great Lakes and Rivers (Licensees)	1,488,271	799,825
Department of Northern Development	777,125	57,565
Department of Highways	640,000	200,000
Miscellaneous	201,858	12,225
Total	5,381,769	$2,035,793

The uses to which the sand and gravel was put in 1927 were as follows:

Consumption	Tons	Value
Moulding Sand	131,161	$77,576
Building Sand	967,995	416,036
Other Sands	5,218	6,833
*Railway Ballast	186,587	20,756
Concrete and Road Building	3,456,968	1,215,807
†Crushed and Washed	633,840	298,785
Total	5,381,769	$2,035,793

*Supplied to railways by sand and gravel producers, other sand and gravel produced for ballast by the railways from their on pits has not been included.

†This material is used principally in building and construction work.

Only operators having an output of 1,000 cubic yards or over in 1927 are listed below:—

SAND AND GRAVEL OPERATORS, 1927.

Name or Company	Material G=Gravel S=Sand	Location of Deposits	Address
Adair, Dolson	S. and G.	Caledon tp., lot 24, con. V	Caledon, R.R. 2.
Adelaide, Township of	S. and G.	Adelaide tp., lot 3, con. V	Arkona, R.R. 1.
Armstrong Supply Co., Ltd.	G.	York St., Hamilton	Hamilton.
Ashton, Thos.	S.	Victoria Park Ave	Toronto, 1354 Queen St. East.
Austin, H. B.	G.	Erin tp., lot 16, con. X	Erin, Box 48.
Bateman, Cecil	S. and G.	Grey tp.	Ethel.
Bellyou, N. E.	S. and G.	Murray tp., lot 6, con. I.	Trenton, R.R. 4.
Benson & Patterson	S. and G.	Stamford	Stamford.
Blizard, Mrs. R. E.	S. and G.	London tp., lot 11, con. III	London, R.R. 6.
Boyd Bros	S. and G.	Osgoode tp, con. I	Osgoode,
Brantford, City of	S. and G.	Webster St., Brantford	Brantford.
Bruce, County of	S. and G.	Bruce county	Walkerton, Box 201.
Burrows, John	S. and G.	Widdifield tp	North Bay, 447 Klock Ave.
Cameron, Chas. M.	S. and G.	Mosa tp., lot 3, con. I.	Glencoe, R.R. 1.
Campbell, Jeremiah	S. and G.	Huron co.	Dashwood.
Campbellford, Town of	S. and G.	Within town limits	Campbellford.
Caradoc, Township of	S. and G.	Caradoc tp., lot 24, con. III.	Mt. Brydges, R.R. 1.
Carleton, County of	S. and G.	Various parts of county	Court House, Ottawa.
Carroll Bros.	S.	Humberstone tp., lots 1, 3, 4, 5	490 Ellicott Sq., Buffalo, N.Y.
College du Sacre-Coeur	S. and G.	McKim tp., lot 4, con. V	Sudbury.
Conlin, Herbert L.	S. and G.	Scarborough tp.	156 Front St.E., Toronto.
Corleys, Ernest	S. and G.	Ops tp., lot 25, con. V	94 Adelaide St., Lindsay.
Cotterill, Alfred A.	S. and G.	Middlesex co.	242 Wellington St., London.
Crosby, Wm.	S. and G.	Blenheim tp., con. 2	Princeton.
Cudmore, Mrs. Alice	S.	Usborne tp., lots 29, 30, con. IV	Hensall, R.R. 1.
Cudmore, J. W.	S. and G.	Howard tp	Thamesville, R.R. 6.
Cunningham, T. W.	S. and G.	E. Zorra tp., lot 7, con. XVI	Innerkip.
Dereham, Township of	S. and G.	Dereham, lot 22, con. V	Mt. Elgin, R.R. 1.
Dibblee, W. H.	S. and G.	E. Zorra tp., lot 17, con. XIII.	Woodstock, R.R. 7.
Dominion Concrete Co., Ltd.	S. and G.	Oxford tp., Seymour pit	Kemptville.
Donald, W. A.	S. and G.	Dereham, lot 22, con. VII	Ingersoll, R.R. 1.
Dorchester N., Township of	S. and G.	Dorchester tp	Dorchester Station.
Durham Stone & Sand Co.	S. and G.	Grey co.	Toronto, 217 Bay St.

SAND AND GRAVEL OPERATORS, 1927—*Continued.*

Name of Company	Material G=Gravel S=Sand	Location of Deposits	Address
Ellins, W.	S. and G.	Etobicoke tp., lot 16, con. D.	Toronto, Scarlet Rd.
Elgin County Highways	S. and G.	Elgin county	St.Thomas, Court House.
Empire Limestone Co.	S.	Sherkston	Buffalo, N.Y., 19 Hudson St.
Faulds, Morley	S. and G.	Southwold tp., lot 14, con. V.	Iona Sta., R.R. 4.
Ferguson, R. W	S.	Leeds county	Brockville, 72 Pearl St.
Foster, R. R.	S.	Nepean tp	Ottawa, 278 Echo Drive.
Fowler, Foster F	S. and G.	Huron Road	Seaforth.
Fraser, Stanley A.	S. and G.	Fitzroy tp., lot 28, con. III.	Arnprior, Box 689.
Frid Bros	S. and G.	Dundas and Macklin Sts., Hamilton.	Dundas Rd. and Macklin St., Hamilton.
Fuller Gravel, Ltd	S. and G.	Fuller Station	Ivanhoe.
Goodreau, Chas	S. and G.	Chatham tp., lot 24	Thamesville, R.R. 6.
Gregory, Milton	S. and G.	Osborne tp., S.E.B. lot 6	Kirkton.
Halpenny, L. E	S. and G.	Arthur tp., lot 28, con. VI.	Arthur, R.R. 4.
Halliburton, J., & Sons	S.	Guelph tp., lots 2 and 3, Div. C	Guelph, 101 Strange St.
Harbour Brick Co., Ltd	S.	Lake Ontario	Toronto, Fleet and Bathurst Sts.
Harwich, Township of	S. and G.	Harwich tp	Blenheim.
Hason, Jas	S. and G.	York co	Woodbridge.
Hoffman, J	S. and G.	Kitchener, Pine St	Kitchener, Pine St.
Hope, Township of	S.	Lot 12, con. V	Port Hope, R.R. 1.
Hopkins, R. J	S. and G.	Westminster tp., Manor Park	London, 226 High St.
Huron, County of	S. and G.	Huron county	Goderich.
Independent Concrete Pipe Co., Ltd	S. and G.	Blandford and E. Zorra tps.	Woodstock, 198 Riddell St.
Kent, County of	S. and G.	Raleigh, Oxford, Harwich, and Romney tps.	Chatham.
Kilbourne, H.	S.	Westminster tp., Wharncliffe Rd.	London, 145½ Wharncliffe Rd.
Kingston Sand & Gravel Co	S.	Kingston tp	Kingston, 183 William St.
Kyle, Thos	S.	Hay tp., lot 15, con. VII	Hensall.
Kilmer and Barber	S. and G.	Guelph tp	Toronto, 10 Adelaide E.
Lambton, County of	S. and G.	Enniskillen tp., lot 9, con. XIII	Sarnia.
Lapish & Small	S. and G.	L. Superior, W. of Park tp.	Sault Ste. Marie.
Lasky, Geo. G	S.	Guelph tp	Guelph.
Le Viness, Jos. E	S.	Stamford tp	Niagara Falls.
Lewis, Geo. A	S. and G.	McGillivray tp., lot 18, con. X	Ailsa Craig.
Lovelace, Edwin J	S.	Pelham tp., lots 6, 7, con. VIII, IX	St. Catharines, 1 York St.
Malahide, Township of	S. and G.	Malahide tp., lot 21, con. VI.	Aylmer.
Maple Sand, Gravel & Brick Co., Ltd	S. and G.	Vaughan tp	Toronto, 454 King St. W.
McColl Bros	S.	Aldborough tp., lot 3, con VI.	Rodney.
McQuillin, Wm	S. and G.	W. Wawanosh tp., lot 17, con. XIV	Lucknow.
Middlesex, County of	S. and G.	Various pits	London.
Moore, John	S. and G.	E. Williams tp., lot 8	Ailsa Craig.
Murray, J. J	S.	Stamford tp	Niagara Falls, 1382 Bridge St.
Nagle, Jos	S. and G.	Hibbert and McKillop tps.	Dublin.
Newell, Herbert	S. and G.	Malahide tp., lot 35, con. VIII	Aylmer, R.R. 4.
Northumberland and Durham, United counties of	S. and G.	Various pits	Cobourg.
Ollman Bros	S. and G.	Hamilton	Hamilton, 111 Macklin St.
Paris, Town of	S. and G.	Brantford tp	Paris.
Parish, Wm. J	S. and G.	Grey tp., lot 29, con. XVI.	Walton.
Park, John S	S. and G.	Biddulph tp., lot 30, con. II.	Lucan.
Peterborough, City of	G.	Cor. Rogers and Wilson Sts., Peterborough.	Peterborough, 133 Simcoe St.

SAND AND GRAVEL OPERATORS, 1927—*Continued.*

Name or Company	Material G=Gravel S=Sand	Location of Deposits	Address
Ponsford Estate, A. E.	S. and G.	Yarmouth tp., lot 1, con. VII	St. Thomas, 605 Talbot St.
Prior, G. T.	S. and G.	Yarmouth tp., con. IV	St. Thomas, R.R. 4.
Peel, Township of	S. and G.	Various pits	Alma, R.R. 2.
Quick, Chas R.	S. and G.	London, Manor Park	London, 101 Briscoe St.
Quigley, B. C.	S.	Saltfleet tp	Hamilton.
Quinn & Wilson	S. and G.	W. Garafraxa tp	Fergus.
Ratcliffe, Ltd., E. B.	G.	Barton tp., lot 1, con. III	Bartonville.
Regan & Blackburn	S.	Mount Dennis	Toronto, 1550 Dufferin St.
Rennie, J. H.	S. and G.	W. Garafraxa tp., lot 12, con. IV	Fergus, R.R. 3.
Robinson, W. J.	S. and G.	Stephen tp., lots 4½ and 5, con. III	Crediton, R.R. 1.
Rogers, W. T.	S. and G.	Peel county	Toronto, 510 Lumsden Bldg.
Sand & Supplies, Ltd.	S.	N. Dumfries tp	Toronto, 54 University Ave.
Seebach, Ed.	S. and G.	Ellice tp., lot 8, con. IV	Sebringville, R.R. 1.
Shannon, Hiram L.	S.	Richmond tp., lot 6, con. III	Napanee, R.R. 5.
Sherman & Hubbell	S. and G.	Thames river	Thamesville.
Shier, S. N.	S. and G.	Usborne tp., lot 15, con. XV	Kirkton.
Shirk, G. M.	S. and G.	Waterloo tp	Bridgeport.
Skinner, R.	S. and G.	Usborne tp., lot 11, con. V	Exeter, Box 81.
Smythe, Ltd, C.	S.	Etobicoke tp	Toronto, 11 King St. W.
Stevens, J. H.	S.	Saltfleet tp	Stoney Creek, Box 211.
Sutherland, H. A.	S. and G.	W. Zorra tp., lot 6, con. II	Embro, R.R. 4.
Tack, Henry	S.	London tp	London P.O., Sub. 1.
Tarentorus, Township of	S. and G.	Tarentorus tp., Sec. XXX	Sault Ste. Marie.
Thompson, Ernie	S. and G.	McGillivray tp., lot 10, con. XIX	Parkhill, R.R. 8.
Wellington, County of	S. and G.	W. Luther, W. Garafraxa and Maryborough tps	Guelph, Box 258.
White & Co., Homer	S. and G.	Hallowell tp	Picton.
Wilks, Geo.	S.	Woodstock	Woodstock.
Willox, Hervey	S.	Stamford tp., lots 4, 17	Niagara Falls, 985 Bridge St.
Wilson, M.	S. and G.	Vaughan tp., lot 25, con. IV	Maple, R.R. 1.
Windsor Sand & Gravel Co.	S. and G.	Leamington	Walkerville.
Wood, H. G.	S. and G.	W. Oxford tp., lot 14, con. I	Ingersoll, R.R 5.
Woodhull, F. M.	S. and G.	Delaware tp., lot B, con. III	Lambeth, R.R. 2.
Wright & Co.	S.	Korah, sec. XIII	Sault Ste. Marie.
Yarmouth, Township of	S. and G.	Yarmouth tp., lot 8, con. V	St. Thomas.

Stone

The production of stone, limestone, sandstone, trap and granite during 1927 was 4,254,960 tons worth $4,060,709 as against 3,627,971 tons valued at $3,258,168 during the previous year. The increases reflect the general improvement in the construction industry throughout the Province. The number of employees rose from 1,400 to 1,471 during the period, while wages paid increased from $990,008 to $1,209,314.

The following table shows the valuation of the several kinds of stone used or marketed during the past five years:—

VALUE OF STONE PRODUCTION, 1923-1927

Year	Limestone	Sandstone	Trap	Granite	Total
	$	$	$	$	$
1923	2,552,555	23,378	149,746	143,549	2,869,228
1924	2,551,291	30,038	133,743	74,296	2,789,368
1925	2,530,623	44,562	154,107	88,043	2,817,335
1926	2,908,520	41,892	212,613	95,143	3,258,168
1927	3,716,419	50,192	205,480	88,618	4,060,709

During the past decade there has been a growing demand for special grades of broken stone in the manufacture of artificial wares, and for stucco dash, poultry grit, etc., using as raw material white dolomite, calcite and feldspar. An incomplete survey showed that a total of 5,477 tons worth $42,845 were consumed, and which, for compilation purposes, are included with limestone in the preceding table.

A list of limestone operators follows:

LIMESTONE, 1927

Name or Company	Location	Address
Barton, Municipality of	Barton tp	Hamilton, Court House.
Beachville White Lime Co., Ltd	Beachville	Beachville.
Beverly, Township of	Rockton	Rockton.
Bourgie, J. B	Russell tp	Embrun.
Brundige and Quinton	Kitley tp	Jasper.
Brule & Sons, E. D	Hogs Back	Billings Bridge.
Brunner, Mond Canada, Ltd	Anderdon tp	Amherstburg.
Canada Cement Co., Ltd	Thurlow tp	Montreal, Station B, Box 290.
*Canada Crushed Stone Corp'n, Ltd.	W. Flamboro tp	Hamilton, Sun Life Bldg.
Carleton, County of	Gloucester tp	Ottawa, Court House.
Cartmell, John	Thorold	Thorold.
Cloutier & Grenon	Casselman	Casselman.
Code, S. B		Smiths Falls.
Cook, J. S	Amabel tp	Wiarton.
Dibblee Construction Co., Ltd	Various parts	Montreal, 758 Victoria Sq.
Dufferin Construction Co., Ltd	Various tps	Fleet St. at Bathurst, Toronto.
Dundas, Stormont and Glengarry, United Counties of	Finch	Cornwall.
Edgar Irvine Co., Ltd	Near Pembroke	Alexandria.
Foster, R. R	Merivale Rd	Ottawa, 278 Echo Dr.
Gordon Crushed Stone Co., Ltd	Haldimand co	Toronto, Confederation Life Bldg.
Grant Bros. Construction Co., Ltd.	Smiths Falls	Ottawa, 356 Bank St.
Grenville Crushed Rock Co., Ltd	Oxford tp	Oxford Mills.
Hagersville Quarries, Ltd	Walpole tp	St. Thomas, 4 Flora St.
Halliday, Fred	Gloucester tp	Ottawa, Quarries P.O.
Hicklin, W	Meaford	Toronto, 171 Sherwood Ave.
Holmes, E. T	Mallorytown	Kemptville.
Humberstone, Tp. of	Humberstone tp	Humberstone, R.R. 1.
Keeling, James	Owen Sound	Owen Sound, 16th St. E.
Kingdon Mining Smelting & Mfg.Co.	Galetta	Montreal, 314 Beaver Hall Hill.
Kingston Penitentiary	Portsmouth	Portsmouth.
Kirkfield Crushed Stone, Ltd	Kirkfield	Toronto, 136 Confederation Life Bldg.
Langton, Thos	Medonte tp	Coldwater.
Law Construction Company, Ltd.	Bertie tp	Toronto, 625 Confederation Life Bldg.
Lincoln, County of	Grimsby and Gainsborough tps	St. Catharines.
Longford Quarry Company, Ltd., The	Rama tp	Orillia, 6 Peter St.
McKay Co., Ltd., Alex	Owen Sound	Toronto, 2 Browns Ave.
Middleton, J. N	Ancaster	Ancaster.
McGinnis & O'Connor		Kingston.
Milligan, F		Iroquois.
Oliver-Rogers Stone Company, Ltd	Owen Sound	Owen Sound, 841 4th Ave. E.
Ontario Stone Corporation, Ltd	North Orillia tp	Toronto, 611 Excelsior Life Bldg.
Ontario Reformatory	Guelph	Guelph.
Ottawa and Gloucester Const. Co., Ltd		Ottawa.
Pembroke, Municipality of	Markus quarry	Pembroke.
Pirson, John	Grantham tp	Stevensville.

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*Canada Crushed Stone Co., Ltd., comprises in addition the following companies: Hagerville Contracting Co., Ltd., Queenston Quarries, Ltd., and Wentworth Quarries, Ltd.

LIMESTONE, 1927—*Continued*

Name or Company	Location	Address
Queenston Quarries, Ltd	St. David	Hamilton, 72 Sun Life Bldg.
Quinlan, Robertson & Janin, Ltd.	Crookston	Montreal, 50 Notre Dame St. W.
Robillard & Son, H	Gloucester tp	Ottawa, 195 Nicholas St.
Roddy, J. M	Kingston	Kingston, 293 Division St.
Routly, H. T	Callander Rd., Georgetown, and Kincardine	Toronto, 9 Richmond St. E.
Standard White Lime Company, Ltd.	Beachville	Guelph, 15 Douglas St.
Walker Bros	Stamford tp	Thorold.
Webber, John	Dunn tp	Dunnville.
Wehman, John	Kingston	Kingston.
Welland County Roads	Humberstone tp	Welland, Box 456.
Welland Ship Canal	Lincoln and Welland cos.	St. Catharines.
Wentworth, County of	Barton and Binbrook tps.	Hamilton, Court House.
Wilford & Co., Ltd, F. R.	Matilda and Kitley tps.	Lindsay.
Windmill Point Crushed Stone Co., Limited	Bertie tp	Toronto, 625 Confederation Life Bldg.
Woodland, V. H		Cardinal.

The following operated quarries for sandstone, trap and granite in 1927:—

SANDSTONE

Name or Company	Location	Address
Robertson & Company, Ltd., D.	Nassagaweya tp	Toronto, 26 Queen St. E.
Rogers & Hurst	Glen Williams	Toronto, 1189 Queen St. W.

TRAP

Fort William, City of	Rifle Range	Fort William.
Mond Nickel Company, Ltd	Coniston	Coniston.
Ontario Rock Company, Ltd	Belmont and Methuen tps.	Toronto, Crown Office Bldg.

GRANITE

Farmer and Sons, Geo.,	Meath tp	Ottawa, 45 Bertrand St.
Gordon, D. J., Granite Co	Gananoque	Toronto, 239 Confederation Life Bldg.
Henniger, M. G	Escott tp	Smiths Falls.
Horne, Wm	Butler	Winnipeg, Man., Suite M., Ashford Blk.
Pembroke, Town of		Pembroke.
Routly, H. T	Ferris tp.	Toronto, 9 Richmond St. E.

Clay Products

The production of clay products of all classes, including sewer pipe, showed a gain of almost half a million dollars in 1927. With the exception of the years 1922 and 1923 when prices were abnormal the production for 1927 was the greatest on record. The statistics for 1927 reflect the activity observed in building and construction throughout the Province in general (already mentioned in the introductory remarks under "Structural Materials and Clay Products"), and more particularly in the large cities where the building industry has consumed large quantities of brick.

During the period a marked gain was noted in the output of common brick. Pressed brick along with fancy and ornamental shapes, tile and so forth, was stationary as compared with 1926. Pottery was up slightly, as was drain tile and sewer pipe.

The following table shows in detail the quantities and values of the several kinds of clay products made and sold in Ontario:—

CLAY PRODUCTS MARKETED, 1927

Kind	Number or Quantity	Value
Brick—Soft, mud process—Face	16,078,480	$323,988
Brick—Soft, mud process—Common	44,882,520	740,664
Stiff-mud (wire cut) process—Face	65,894,021	1,321,604
Stiff-mud (wire cut) process—Common	21,177,083	310,344
Dry-press—Face	32,698,578	641,903
Dry-press—Common	1,146,564	12,716
Fancy or ornamental brick (including special shapes, embossed and enamelled brick)	518,693	25,016
Sewer	10,760,032	202,920
Tile, structural: Hollow blocks (including fireproofing and load-bearing tile) ...... tons	86,690	775,806
Roofing tile ...... no.	....	140
Floor tile (quarries) ...... sq. feet	....	32,490
Tile, drain ...... no.	20,329,618	521,957
Sewer pipe (including copings, flue linings, etc.) .... tons	50,828	852,187
Pottery from domestic clay ...... no.	5,820,000	91,300
Total Value	....	5,853,035

The value of clay products marketed for the last pre-war year (1913) and for the past five years is given below:—

VALUE OF CLAY PRODUCTS SOLD OR USED, 1913 AND 1923-27

Year	Brick		Pottery	Drain Tile	Sewer Pipe	Total
	Common	Pressed, Fancy, Building Tile, etc.				
	$	$	$	$	$	$
1913	3,283,894	1,162,860	52,875	292,767	600,297	5,392,693
1923	2,008,614	2,973,006	78,000	283,662	925,858	*6,270,615
1924	944,892	2,883,566	84,100	373,980	851,327	5,137,865
1925	733,693	3,074,780	86,000	360,710	893,443	5,148,626
1926	768,734	3,324,526	87,600	340,403	835,206	5,356,469
1927	1,063,724	3,323,867	91,300	521,957	852,187	5,853,035

*Includes $1,475 worth of silica cement.

Following is a list of 129 operating brick and tile plants:—

BRICK AND TILE PLANTS, 1927

Name or Company	Address	Product
Alvinston Brick & Tile Co., Ltd	Alvinston, Box 26	Brick and tile.
Barnhardt, W. H	Stratford	Brick and tile.
Bartonville Pressed Brick Co., Ltd	Hamilton, 620 Lister Block	Brick.
Batchelor, Samuel	Proton Station	Brick and tile.
Booth Brick & Lumber Company	New Toronto	Brick.
Brampton Pressed Brick Co., Ltd	Brampton	Brick and tile.
Broadwell & Son, B	Kingsville, Box 137	Brick and tile.
Butwell, Richard	Toronto, 107 Lake Shore Rd., Humber Bay	Brick.
Caledon Mountain Shale Brick Co., Ltd	Toronto, 600 Bay St	Brick.
Campbell, Neil F	West Lorne, R.R. No. 1	Brick and tile.
Canadian Fireclay Products	Toronto, 60½ Adelaide St. East	Tile.
Canadian Pressed Brick Co., Ltd	Hamilton, 63 Ottawa St. S.	Brick.
Chapman, John	Napanee, R.R. No. 3	Brick and tile.
Chapman Brick Co., Ltd	Toronto, 104½ Dawes Rd.	
Cheeseman, Peter	Hamilton, 670 King St. W.	Brick.
Cooksville Shale Brick Co., Ltd	Toronto, 26 Queen St. E.	Brick and blocks.
Cooper, W. H	Hamilton, 312 Clyde Block	Brick.
Cornhill Sons, Ltd., James	Chatham, Grand Ave	Brick.
Crang, Jethro	Toronto, 22 Thorne Cres.	Brick.
Crawford Bros	Hamilton, 451 King St. W.	Brick.
Curtin, Frank	Lindsay, R.R. No. 4	Brick.
Curtis Bros	Peterborough, Box 809	Brick and tile.
DeLaplante & Co., J. E	Dawes Road, Coleman P.O.	Brick.
Deller & Son, Albert	Brownsville	Tile.
Deller Bros	Norwich, R.R. No. 2	Brick, blocks and tile.
Deller, Wm. H	Thorndale, R.R. No. 4	Tile.
Deverell, T. G	Whitby	Tile.
Dochart Brick, Tile & Terra Cotta Works, The	Arnprior	Brick and tile.
Dolan, John	Watford, R.R. No. 2	Tile.
Dominion Sewer Pipe & Clay Products Industries, Ltd	Swansea, Toronto 3	Brick and tile.
Donaldson, S. E	Harriston, R.R. No. 4	Tile.
*Donaldson, T. G	Greenock, R.R. No. 1	Brick and tile.*
Don Valley Brick Works, Ltd., The	Toronto, 114 Federal Bldg.	Brick and blocks.
Douglas & Douglas	Wilkesport	Tile.
Dunn, David	New Liskeard	Brick.
Elliott, Chas	Bluevale	Brick and tile.
Elliott, Jas., Jr	Sault Ste. Marie	Brick.
Elliott, Wm	Glenannan	Brick and tile.
Frid Bros	Hamilton, Dundas Rd. and Macklin St	Brick.
Gammage, C. R	Dresden	Tile.
Gardiner, Wm	Blenheim	Brick and tile.
Godfrey & Co., Thos	Carleton Place	Brick.
Grimsby Brick & Tile Co	Grimsby	Brick and tile.
Hallatt & Son, H	Comber	Brick and tile.
Hallatt Clay Products, Ltd	Chatham, 4 Richards Block	Tile.
Halton Brick Co., Ltd	Toronto, 28 Symes Rd	Brick.
Hamilton Pressed Brick Co., Ltd	Hamilton, Kensington Ave. South	Brick.
Hill, Aaron	Essex	Brick and tile.
Hill, A. W	Coatsworth, R.R. No. 1	Tile.
Hircock Bros	Bowmanville	Brick.
Hitch, D. A	Ridgetown, Box 236	Brick and tile.
Hitch, Thos	St. Thomas, Box 254	Brick, blocks and tile.
Hodder, Jos. H	Dutton	Tile.
Houston Co., Ltd., The	Tweed	Brick.
Howlett & Sons, Fred	Petrolia, Box 3	Brick, blocks and tile.
Huntsville Brick & Tile Works	Huntsville, Box 308	Brick and tile.
Interprovincial Brick Co., Ltd	Toronto, 30 Toronto St.	Brick.
Jackson, W. B	Brantford, 290 Rawdon St.	Brick and tile.

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*Same as Moscow Brick and Tile Works.

BRICK AND TILE PLANTS, 1927—*Continued*

Name or Company	Address	Product
Jamieson Lime Co	Renfrew	Brick and tile.
Janes, D. A	Mt. Brydges	Brick and tile.
Jasperson, B	Kingsville	Brick and tile.
Jervis, W. J	Dorchester, R.R. No. 3	Brick and tile.
Koebel Bros	St. Clements, Box 54	Brick and tile.
Kruse Bros	Seaforth, R.R. No. 3	Tile.
Labey & Son, Geo. A	Foxboro	Tile.
Lindsay, Earl	Wallaceburg, R.R. No. 2	Tile.
Martin, Thos. E	Thamesville, R.R. No. 4	Tile.
McComb, Chester	Denfield, R.R. No. 2	Brick and tile.
McCormick Bros	Watford, R.R. No. 5	Tile.
McEachran, M., & Sons	Highgate	Brick and tile.
McIvor Bros	Cobourg, Box 636	Brick.
McMahon, Robert	Kerwood, R.R. No. 2	Tile.
Middleton, Chas	Wyoming	Tile.
Milton Pressed Brick, Ltd	Milton	Brick.
Miner, M. F	Kingsville	Brick and tile.
Morley-Walker Brick Co	Toronto, 114 Greenwood Ave	Brick.
National Fire Proofing Co., Ltd	Toronto, 601 Dominion Bank Bldg	Blocks and tile.
Ollman Bros	Hamilton, 111 Macklin St.	Brick.
Ontario Denison Tile Co., Ltd	Windsor, 24 Wyandotte St.	Brick, blocks and tile.
Ontario Government (Department of Prov. Secretary)	Toronto (Mimico plant)	Brick, blocks and tile.
O'Reilly, T. E	Ottawa, 320 Bay St	Brick.
Ottawa Brick Mfg. Co., Ltd., The	Ottawa, 53 Queen St	Brick and tile.
Ott Brick & Tile Mfg. Co., The	Kitchener, 33 King St. E	Brick and tile.
Owen Sound Brick Co., Ltd., The	Owen Sound	Brick.
Parks, H. W	Dresden, R.R. No. 2	Tile.
Paxton, Fred R	St. Catharines, 242 Queenston St	Brick.
Pembroke Brick Co., The	Pembroke	Brick.
Phillips & Son, Thos	Lucknow, R.R. No. 2	Brick and tile.
Phinn Bros	London, 238 Briscoe St	Brick, blocks and tile.
Phippen & Field	Toronto, 150 Dawes Rd	Brick.
Piggot & Co., Geo	Toronto, 72 Guestville Ave.	Brick.
*Piper, Murphy and Piper	Fort William, 509 Victoria Ave	Brick.
Port Rowan Brick & Tile Co	Port Rowan	Brick, blocks and tile.
Price & Cumming	Toronto, 58 Wellington St. East	Brick.
Price & Smith	Toronto, 458 Greenwood Ave	Brick.
Richardson & Son, J	Kerwood	Brick and tile.
Riselay Brick Co., Ltd	Hamilton, Main St. W	Brick.
Russell, Jos	Toronto, 40 Blake St	Brick.
†Sadler, Frederick L	Dublin	Brick and tile.
Smith, Alex, & Son	Dutton, R.R. No. 2	Brick and tile.
Snelgrove, Andrew	Beaverton	Brick and tile.
Sproat, William M	Seaforth, R.R. No. 4	Tile.
Sun Brick Co., Ltd	Toronto, 1104 Bay St	Tile and blocks.
Sutherland, W. A	Parkhill, Box 293	Brick and tile.
Standard Brick Company, Ltd	Toronto, 500 Greenwood Ave	Brick.
‡Stratford Brick, Tile & Lumber Co	Stratford	Brick and tile.
Steele, Edwin	Vankleek Hill	Brick.
Streetsville Brick Co., Ltd., The	Toronto, 26 Queen St. E	Brick.
Stroh, M. C	Conestogo	Brick and tile.
Superior Brick & Tile Co., Ltd	Fort William	Brick and tile.
Tope, Richard, Estate of	Hamilton, 171 Queen St. S.	Brick.
Toronto Brick Company, Ltd	Toronto, 60 Victoria St	Brick.

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*Same as Fort William Brick Co.

†Same as Dublin Brick and Tile Works.

‡Plant destroyed by fire in September, 1927, and will not be rebuilt.

BRICK AND TILE PLANTS, 1927—*Continued*

Name or Company	Address	Product
Wagstaff, Albert H.	Toronto, 348 Greenwood Ave.	Brick.
Wagstaff, Charles	Lindsay, R.R. No. 4	Brick and tile.
Wallace & Son, R.	North Bay, 66 First Ave. E.	Brick.
Wein, Aaron	Crediton	Brick and tile.
Windsor Brick & Tile Co.	Windsor, Exchange Bldg.	Brick, blocks and tile.
Wright & Sons, Geo.	Comber, Box 46	Tile.
Woodslee Brick & Tile Co.	Woodslee	Brick and tile.

SEWER PIPE AND POTTERY WORKS, 1927

Name of Company	Location of Plant and P.O. Address of Manager, etc.
SEWER PIPE	
Dominion Sewer Pipe and Clay Industries, Ltd.	Swansea and Aldershot.
Hamilton & Toronto Sewer Pipe Co., Ltd.	Hamilton.
Ontario Sewer Pipe & Clay Products, Ltd.	Mimico.
POTTERY	
*Campbell Sons, R.	Hamilton, Locke St.
Davis & Son, John	Toronto, 601 Merton St.
Ferguson, A. W.	London, 794 Nelson St.
Foster Pottery Company	Hamilton, Main St. West.
*Smith Potteries, The	Oshawa, Box 111.

*Imported clay used.

Mining Company Incorporations

A summary of mining companies incorporated and licensed in Ontario for the last pre-war year and subsequently is given hereunder:

ONTARIO MINING COMPANIES INCORPORATED AND LICENSED, 1913-1927

Year	Incorporated			Extra-Provincial Companies Licensed	
	No.	Nominal Capital	"No Par" Shares	No.	Capital for use in Ontario
		$			$
1913	119	78,000,000	....	12	21,735,000
1914	80	39,030,000	....	13	5,445,000
1915	59	42,005,000	....	2	10,200,000
1916	83	109,079,500	....	8	7,011,650
1917	100	117,183,000	....	7	7,202,000
1918	59	49,800,000	....	7	15,000,000
1919	149	223,600,000	....	10	9,554,197
1920	119	146,094,000	....	12	9,435,000
1921	67	105,715,000	....	6	1,030,000
1922	91	181,040,000	....	6	830,500
1923	88	179,295,500	....	6	1,775,000
1924	85	156,485,000	....	2	200,000
1925	70	107,400,000	9,010,000	3	162,510
1926	145	165,655,750	22,386,500	6	4,850,000
1927	198	344,045,000	40,034,000	10	3,260,000

Under the provisions of the Ontario Companies Act, companies of extra-provincial incorporation are required to take out a license in Ontario and stipulate the amount of capital used in connection with mining enterprises where the land is situate within the Province.

MINING COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN ONTARIO IN 1927

Name of Company	Head Office	Date of Incorporation	Capital $
Abanada Mines, Ltd	Toronto	Feb. 12	100,000
Abba Mines, Ltd	Toronto	May 31	2,000,000
Abonde Mines, Ltd	Toronto	Oct. 1	3,000,000
Adrian Gold Mining Co., Ltd	Toronto	Mar. 16	200,000
Afton Mines, Ltd	Toronto	June 11	2,000,000
Albany River Mines, Ltd	Haileybury	Nov. 19	2,000,000
Alexandria Chemical & Mining Co., Ltd	Alexandria	Jan. 18	100,000
Alexandria Gold Mines, Ltd	Toronto	Dec. 27	5,000,000
Amity Copper & Gold Mines, Ltd	Toronto	Jan. 20	3,000,000
Argent Hill Silver Mines, Ltd	Toronto	Jan. 25	1,000,000
Argentite Mines, Ltd	Toronto	Sept. 29	200,000
Arno Mines, Ltd	Ottawa	Sept. 14	3,000,000
Au Sable River Oil & Gas Co., Ltd	Windsor	Mar. 23	1,000,000
Barnet Gold Mines, Ltd	Toronto	Dec. 2	2,000,000
*Bathurst Feldspar Mines, Ltd	Toronto	April 6	200,000
Beaver Mountain Copper Mines, Ltd	Toronto	Dec. 15	2,000,000
Bedford Mines, Ltd	Toronto	Feb. 4	2,000,000
Bell Woman Lake Mines, Ltd	Toronto	Dec. 16	100,000
Belle Isle Mining, Ltd	Windsor	Jan. 12	1,000,000
Bennett-Pacaud Mines, Ltd	Toronto	Nov. 25	5,000,000
Ben Nevis Mines, Ltd	Ottawa	Nov. 19	3,000,000
Bonaurum Mines, Ltd	Cobalt	Dec. 12	100,000
Boylen Bros. Contracting & Exploration Co., Ltd	Kirkland Lake	Nov. 8	40,000
Brett-Trethewey Mines, Ltd	Toronto	Oct. 18	3,000,000
B-U-T-E Exploration Co., Ltd., The	Toronto	May 19	1,000,000
Cambro Kirkland Mines, Ltd	Toronto	Nov. 22	3,000,000
Campbell Sandstone Quarries, Ltd	Westboro	Nov. 12	40,000
Canabec Mines, Ltd	Ottawa	Feb. 7	3,000,000
Canada Fluorspar Co., Ltd	Toronto	Nov. 10	40,000
Canadian Granite Quarries, Ltd	Toronto	Sept. 1	150,000
Canadian Kieselguhr Co., Ltd., The	Toronto	July 11	500,000
Canadian Kirkland Mines, Ltd	Toronto	Dec. 31	3,000,000
Cheltonia Kirkland Mines, Ltd	Toronto	Sept. 2	60,000
Clearwater Lake Mines, Ltd	Toronto	May 23	3,000,000
Cline Mines, Ltd	Goudreau	June 16	3,000,000
Cobalt Century Mines, Ltd	Toronto	Jan. 14	1,000,000
Coleroy Mining Co., Ltd., The	Toronto	Mar. 14	2,500,000
Columario Gold Mines, Ltd	Toronto	Nov. 14	1,000,000
Confederated Gold Mines, Ltd	Toronto	Aug. 2	3,000,000
Continental Kirkland Mines, Ltd	Kirkland Lake	Dec. 6	5,000,000
Cora Gold Mines, Ltd	Toronto	Mar. 29	3,000,000
*Deep Rock Oil Co., Ltd	Toronto	Nov. 22	100,000
Delmas Mines, Ltd	Toronto	July 4	1,000,000
Dominion Lead Mining Co., Ltd	Toronto	Feb. 9	1,500,000
Dunlop Consolidated Mines, Ltd	Toronto	Mar. 22	4,000,000
Elgin (Kamiskotia) Mines, Ltd	Toronto	Sept. 28	5,000,000
Enger-Sullivan Gold Mines, Ltd	Toronto	Mar. 16	3,000,000
Federal Kirkland Mining Co., Ltd	Toronto	Aug. 11	4,000,000
Fort Hope Mines, Ltd	Haileybury	Nov. 24	3,000,000
Gordon-Lebel Mines, Ltd	Toronto	Dec. 15	3,000,000
Gowganda Grand Mines, Ltd	Toronto	Oct. 24	3,000,000
Haslat-Duck Lake Mines, Ltd	Toronto	Dec. 14	5,000,000
Hewitt Mining Co., Ltd	Ottawa	Mar. 3	1,000,000
Hislop Gold Mines, Ltd	Toronto	Dec. 20	3,000,000
Hollinger Exploration Co., Ltd	Timmins	April 23	40,000
Homack Mines Corporation, Ltd	Cobalt	April 27	5,000,000

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*"No Par" shares issued in addition, See list of "No Par" companies.

MINING COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN ONTARIO IN 1927—*Continued*

Name of Company	Head Office	Date of Incorporation	Capital $
Hoof Lake Mining Co., Ltd	Timmins	July 21	150,000
International Barium Sulphate Co., Ltd	Toronto	Dec. 2	150,000
International Patricia Mines, Ltd	Hamilton	May 7	350,000
Irsugo Consolidated Mines, Ltd	Toronto	June 1	1,000,000
Ivy Mining Co., Ltd., The	Ivylea	Jan. 28	2,000,000
Jamieson Exploration & Development Co., Ltd	Toronto	July 26	400,000
J. K. Mines, Limited	Toronto	Feb. 5	3,500,000
Jones-Porter Mines, Ltd	Toronto	Dec. 15	3,000,000
Junior Frood Mines, Ltd	Toronto	June 20	100,000
Kamiskotia Development Co., Ltd	Toronto	Mar. 22	4,000,000
Kenlus Mines, Ltd	Toronto	June 15	1,000,000
Kirkland Diamond-Drilling & Developm't Co., Ltd	Kirkland Lake	Jan. 10	100,000
Kirkland-Eastern Gold Mines, Ltd	Toronto	Dec. 15	3,000,000
Kirkland Gold Belt Holdings, Ltd	Toronto	June 24	40,000
Kirkland Premier Mines, Ltd	Kirkland Lake	July 4	3,000,000
Lacnarrow Mines, Ltd	Toronto	May 25	200,000
Lake Kamiskotia Mines, Ltd	Toronto	Sept. 21	4,000,000
Leonard Narrow Lake Mines, Ltd	Toronto	Feb. 16	3,000,000
Local Oil & Mineral Developing Co., Ltd	Toronto	Oct. 5	1,000,000
Lost River Gold Mines, Ltd	Toronto	Jan. 11	150,000
McDonough Narrow Lake Mines, Ltd	Toronto	June 17	300,000
McDougall Mines, Ltd	Toronto	Feb. 4	2,000,000
MacKenzie & Morrison, Ltd	Fort William	Feb. 28	40,000
McKeown Mining Co., Ltd	New Toronto	May 3	1,000 000
McLaughlin Coal & Supplies, Ltd	Oshawa	Sept. 22	50,000
McManus Red Lake Gold Mines, Ltd	South Porcupine	Dec. 27	5,000,000
McRae Simmons Mining Co., Ltd	New Liskeard	Nov. 11	3,000,000
Malartic Gold Mines, Ltd	Toronto	Sept. 6	3,000,000
*Manitoulin Quartzite, Ltd	Toronto	Sept. 7	250,000
Manor Gold Mines, Ltd	Hamilton	Feb. 21	5,000,000
Marshay Zinc Mines, Ltd	Toronto	Aug. 30	3,000,000
Martin-McNeely Mines, Ltd	North Bay	Dec. 13	3,000,000
Mayflower Mine of Rainy River, Ltd	Toronto	July 25	500,000
Melnor Copper Mines, Ltd	Ottawa	Nov. 2	3,000,000
Miller-Brown Mines, Ltd	Matheson	Nov. 23	150,000
Mint-Ore Mines, Ltd	Toronto	Nov. 10	3,500,000
Montbray Mines, Ltd	Toronto	Jan. 15	2,000,000
Montchatel Mines, Ltd	Toronto	Jan. 18	3,000,000
Morrison Mines, Ltd	Toronto	June 27	3,000,000
Morrissette Gold Mines, Ltd	Kirkland Lake	Dec. 13	2,000,000
Moss Mines, Ltd	Ottawa	Feb. 28	4,000,000
Murphy Mines, Ltd	Toronto	Oct. 13	3,000,000
Muskoka Tripolite Co., Ltd	Toronto	Nov. 11	500,000
Narlak Development Co., Ltd	Toronto	April 21	40,000
Narrow Lake Development ,Ltd	Toronto	Feb. 25	300,000
National Exploration Co., Ltd	Toronto	Aug. 29	20,000
Nesco Mines, Ltd	Toronto	Mar. 25	2,000,000
Newton-Lorrain Mines, Ltd	London	May 23	3,000,000
New York Salt Products, Ltd	Windsor	Feb. 7	10,000
North American Development Co., Ltd	Toronto	May 18	2,500,000
North Star Mining & Development Co., Ltd	Grimsby	Oct. 25	3,000,000
Northern Kirkland Mines, Ltd	Toronto	Dec. 31	3,000,000
Northland Prospectors, Ltd	Toronto	Mar. 15	60,000
Northward Mines, Ltd	Toronto	Aug. 30	3,000,000
Nutario Mines, Ltd	Toronto	Feb. 15	1,000,000
Olivet Gold Mines, Ltd	Toronto	Aug. 31	5,000,000
Ontario Champion Mines, Ltd	Toronto	Mar. 19	1,500,000
Ontario Crude Oil Co., Ltd	Chatham	May 27	1,000,000
Ontario Lead & Copper Mines, Ltd	Toronto	Mar. 18	2,000,000
*Ontario Radium Corporation, Ltd	Toronto	Aug. 29	75,000
Ontario-Woman Lake Gold Mines, Ltd	Toronto	Dec. 1	4,000,000
Oriole Mines, Ltd	Toronto	July 4	5,000,000

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*"No Par" shares issued in addition. See list of "No Par" companies.

MINING COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN ONTARIO IN 1927—*Continued*

Name of Company	Head Office	Date of Incorporation	Capital $
Ottawa Brick & Terra Cotta Co., Ltd., The	Ottawa	Mar. 9	500,000
Patterson Copper Mines, Ltd	Toronto	Dec. 10	3,000,000
Pine River Development Co., Ltd., The	Stratton	April 4	40,000
Pontiac Rouyn Mines, Ltd	Toronto	Jan. 27	3,000,000
*Pre-Cambrian Mines Selection, Ltd	Toronto	June 14	50,000
Puslinch Quarry, Ltd	Hamilton	Nov. 30	100,000
Quartz Lake Mines, Ltd	Toronto	Sept. 9	4,000,000
Quebec Centre Mines, Ltd	Toronto	July 26	3,000,000
Quetario Prospectors, Ltd	Toronto	Feb. 14	100,000
Rainbow Lake Gold Mines, Ltd	Toronto	Oct. 25	2,500,000
Ramore Gold Mines, Ltd	Toronto	Dec. 16	3,000,000
Rand-Ore Mines, Ltd	Toronto	Sept. 19	3,500,000
Ranger Lake Mines, Ltd	Toronto	Feb. 1	2,000,000
Rayner Construction, Ltd	Toronto	Mar. 5	100,000
Red Lake Goldfields Co., Ltd	Toronto	April 6	100,000
Rednar Gold Mining Co., Ltd	Toronto	Nov. 14	4,000,000
Rhyolite Rouyn Mines, Ltd	Toronto	Oct. 12	3,000,000
Ridgedome Mines, Ltd	Toronto	Dec. 14	3,000,000
Ridout Mining Co., Ltd., The	Chapleau	Sept. 26	10,000
Ritchie Gold Mines, Ltd	Toronto	Dec. 14	3,000,000
Robb-Montbray Mines, Ltd	Toronto	Dec. 12	6,000,000
St. Louis Mines, Ltd	Toronto	Oct. 28	2,500,000
Saga Gold Mines, Ltd	Haileybury	Feb. 24	4,000,000
Sainsbury, Nevitt & Co., Ltd	Toronto	Nov. 16	40,000
Salmo-Malartic Mines, Ltd	Toronto	May 26	3,000,000
Scranton-Ontario Gold Mines, Ltd	Toronto	Sept. 22	150,000
Seneca-Lebel Gold Mines, Ltd., The	Toronto	Dec. 2	2,000,000
Shelburne Quarries, Ltd	Toronto	Jan. 6	300,000
Sherritt-Gordon Mines, Ltd	Toronto	July 5	6,000,000
Silver Wescott Mines, Ltd	Toronto	Sept. 28	2,000,000
Sladen-Malartic Mines, Ltd	Ottawa	Dec. 20	3,500,000
Southern Petroleum Co., Ltd	Burlington	June 10	50,000
Stewart-Abate Gold Mines, Ltd	Toronto	Oct. 31	3,000,000
Sudbury Basin Mines, Ltd	Toronto	Feb. 4	300,000
Sudbury Concentrating & Mining Co., Ltd	Toronto	Nov. 30	4,000,000
Sudbury Contact Mines, Ltd	Sudbury	Oct. 11	2,000,000
Sudbury Lead and Precious Metals, Ltd	Toronto	Oct. 18	2,000,000
Sudbury Metals, Ltd	Toronto	June 27	100,000
Sudbury Mines, Ltd	Toronto	Dec. 20	3,000,000
Sudbury Zinc Mines, Ltd	Toronto	Oct. 6	60,000
Tashota Gold Mines, Ltd	Tashota	Nov. 1	2,000,000
Telluride Gold Mines of Canada, Ltd	Toronto	Jan. 24	2,000,000
Thormoor Copper Mines, Ltd	Toronto	Jan. 14	5,000,000
Tripp-Gutcher Mines, Ltd	Toronto	Dec. 20	3,000,000
Tronen Mines, Ltd	Toronto	Jan. 18	3.000,000
Trout Creek Gold Mining Co., Ltd., The	St. Catharines	Nov. 4	3,000,000
Vaughan Mines, Ltd	Toronto	Dec. 8	1,500,000
Wark Gold Mines, Ltd	Toronto	Sept. 12	1,000,000
Warren Ferguson Developing and Mining Company Limited	Huntsville	June 20	500,000
Weir Gold Mines, Ltd	Windsor	April 22	1,000,000
White River Mines, Ltd	Toronto	May 10	40,000
Whitton Mining Co., Ltd	Toronto	June 7	100,000
Windsor-Cobalt Silvers', Ltd	Toronto	Sept. 19	2,000,000
Woman Lake Goldfields Development, Ltd	Toronto	April 6	3,000,000
York Mines, Ltd	Toronto	Oct. 24	3,000,000
Total (173 companies)			344,045,000

*"No Par" shares issued in addition. See list of "No Par" companies.

MINING COMPANIES INCORPORATED IN ONTARIO IN 1927 HAVING SHARES WITHOUT NOMINAL OR PAR VALUE

Name of Company	Head Office	Date of Incorporation	No. of Shares
*Bathurst Feldspar Mines, Ltd	Toronto	April 6	40,000
British Petroleum Co., Ltd	Hamilton	Jan. 21	250,000
Burpow Mines, Ltd	Toronto	Dec. 1	40,000
Cogomet Mines, Ltd	Ottawa	Aug. 10	3,000,000
*Deep Rock Oil Co., Ltd	Toronto	Nov. 22	1,000
Dorion Lead and Zinc Mines, Ltd	Toronto	June 13	1,000,000
Duro Products, Ltd	Toronto	Feb. 9	50,000
Georgian Bay Oil and Gas, Ltd	Toronto	Nov. 4	250,000
Heather Lake Mines, Ltd	Toronto	July 28	300,000
Hughes Development Corporation	Toronto	Feb. 11	200,000
International Exploration & Mining Co., Ltd	Toronto	Mar. 3	500,000
Kingston McRae Mines, Ltd	Toronto	Mar. 18	3,000,000
Lingrada Exploration & Development Co., Ltd	Toronto	Jan. 24	2,000
Louis Fenning, Ltd	Toronto	June 21	40,000
*Manitoulin Quartzite, Ltd	Toronto	Sept. 7	50,000
Marriott Mines, Ltd	Ottawa	May 19	5,000,000
North American Metals Corp., Ltd	Toronto	Dec. 27	3,000,000
Northern Holdings, Ltd	Toronto	Nov. 17	400,000
*Ontario Radium Corp., Ltd	Toronto	Aug. 29	60,000
Peninsula Mines, Ltd	Toronto	Sept. 12	250,000
Potterdoal Mines, Ltd	Toronto	Jan. 11	3,000,000
*Pre-Cambrian Mines Selection, Ltd	Toronto	June 14	250,000
Price-Logan Gold Mines, Ltd	Toronto	Mar. 19	1,000,000
Quebec Copper Corp., Ltd	Toronto	Sept. 26	3,000,000
Red Lake Gold Shore Mines, Ltd	Toronto	Nov. 16	5,000,000
St. Martin's Lake-Montbray Mines, Ltd., The	Toronto	Aug. 30	250 000
Soughers Exploration Co., Ltd., R. P	Sioux Lookout	May 16	100,000
Warden Mines, Ltd	Toronto	Feb. 2	3,000,000
Welsh Coal, Toronto, Ltd	Toronto	Feb. 7	1,000
West Dome Lake Gold Mines, Ltd	Toronto	May 16	7,000,000
Total (30 companies)			40,034,000

*Also see list with specified capital. Five companies having both specified capital and "No Par "shares are included in both lists.

EXTRA-PROVINCIAL MINING COMPANIES LICENSED IN 1927 BY ORDER-IN-COUNCIL

Name of Company	Date of Incorporation *	Date of License (O.C.)	Capital for use in Ontario
Anglo-Canadian Explorers (1927), Ltd	Great Britain	Nov. 29	$625,000
Canada Gypsum and Alabastine, Ltd	**	Aug. 31	1,700,000
Corona Mines, Ltd	**	Aug. 16	100,000
Duprat Mines, Limited	**	Aug. 16	100,000
General Gypsum Company	Delaware	Jan. 11	10,000
Interprovincial Exploration Co., Ltd	**	Oct. 5	500,000
Montauk Mines Corporation	Delaware	Jan. 11	25,000
Ontaricia Mining Co., Ltd	**	Oct. 5	50,000
Porcupine Lake Gold Mining Co., Ltd	**	Nov. 25	50,000
Power and Mines Corporation, Ltd	Oct. 14, 1926	Jan. 5	100,000
Total (10 companies)			$3,260,000

*Incorporations under *The Companies Act*, Revised Statutes of Canada, 1906, Part I of Chapter 79. Where incorporation is outside of Canada the state or country is noted.

**License issued pursuant to the provisions of the Mortmain and Charitable Uses Act, Ontario.

Temiskaming Testing Laboratories

This plant, which is equipped for sampling and assaying, has been operated by the Ontario Department of Mines since July, 1921, under the management of A. A. Cole, Mining Engineer of the T. & N. O. Railway Commission, and George Dickson, Superintendent.

The following is a financial report for the year 1927, with comparative figures for previous years beginning with 1922:—

COMPARATIVE FINANCIAL STATEMENT OF THE TEMISKAMING TESTING LABORATORIES, 1922-1927

Schedule	1922	1923	1924	1925	1926	1927
Cash receipts	$18,096 19	$18,699 22	$26,032 20	$19,922 37	$20,302 51	$19,387 66
Earnings	17,749 51	20,117 81	25,417 61	20,041 08	21,119 98	19,400 55
Expenditures	19,173 19	19,781 25	23,206 66	20,043 31	20,658 19	20,012 09
Operating Profit		336 56	2,200 95		461 79	
Operating Loss	1,424 68			2 23		611 54

Following is a brief statement of the work of the year:—

Assaying.—Gold, 3,826 samples; silver, 2,762; copper, 461; silver bullion, 214; cobalt, 83; arsenic, 10; nickel, 27; zinc, 163; lead, 133; platinum, 15; miscellaneous, 18.

Ore Testing.—One cyanide test and one amalgamation test.

Silver Ore Milled and Sampled.—19 lots weighing 1,042.24 tons.

Base Bullion Melted.—109 bars containing 101,132.40 gross ounces of silver.

Gold Ore Purchased.—3 lots or 1,030 pounds, for which $90.37 was paid.

Draughting Office, North Bay

In order to cope with the demand from prospectors and others for blue prints showing mining claims in good standing in the several mineral areas of the Province, the Department of Mines established a Draughting Office at North Bay in February, 1920, with C. G. Watson in charge. As mining claims are recorded in each mining division, sketches and recording notices are forwarded by the Recorders to the Draughting Office, and the same practice applies when surveys are filed. Tracings are prepared from the data furnished and blue prints supplied to the Recorders and to the general public at a nominal charge. North Bay is a convenient centre and considerable time is saved through the mails as compared to former practice when blue prints were prepared at Toronto. The office is equipped with an electric blueprinting machine.

During the fiscal year ending Oct. 31, 1927, there were 12,014 blue prints distributed from the North Bay office, and total receipts from this source were $3,264.71.

Departmental Correspondence

The volume of correspondence necessary for the work of the Department of Mines at Toronto is considerable. Figures supplied by the Files Branch show that for the fiscal year ending October 31, 1927, communications received numbered 37,898, and communications sent out, 37,266.

Correspondence in connection with the office of the Minister of Mines is not included, nor is that pertaining to applications for patent or lease of mining lands—the latter files being kept in the Department of Lands and Forests.

In addition, Branches of the Department, including offices of the Mine Assessor, Mining Court, Mines Inspection, Publications and Statistics, and Provincial Assay Office, had communications totalling 11,678 incoming and 16,327 outgoing.

MINING CLAIMS RECORDED IN THE SEVERAL MINING DIVISIONS, 1907-1927

Mining Division	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927
Timiskaming	7,860	1,650	1,343	1,021	922	516	1,326	215	222	156	269	184	244	329	159	328	971	735	634	438	875
Coleman	291	270	150	40																	
Sudbury	456	254	1,859	1,131	2,309	776	483	237	233	464	262	168	673	267	319	701	436	559	546	1,367	3,351
Sault Ste. Marie	291	100		818	119	137	127	23	92	44	135	199	90	90	216	541	498	284	451	395	735
Port Arthur	317	370	475	207	183	180	182	353	641	172	180	66	171	108	120	296	222	300	494	1,278	982
Kenora		73	102	95	89	91		25	23	45	32	48	31	25	53	168	150	77	229	935	140
Parry Sound	102	56		26	15	5		2		10	25	12	39	33	*						
Larder Lake	3,813	540	180	84	1,252	541	1,575	718	915	783	160	423	1,015	712	918	2,344	1,736	1,219	890	1,532	3,141
Montreal River	866	1,321	2,573	344	98	126	63	28	2	56	294	293	134	81	143	174	400	471	291	100	126
Gowganda			3,064	513	258	194	68	23	14	51	113	52	145	215	101	55	33	444	220	96	24
Porcupine				2,150	3,756	538	496	240	262	401	236	48	136	192	273	760	1,424	556	620	1,297	3,127
Kowkash										160	135	2	9	21	3	148	206	438	150	28	250
Red Lake																				5,827	2,018
At Toronto								49	92	128	95	39	231	87	145	171	116	139	226	203	795
Total	13,996	4,634	9,746	5,792	9,001	3,104	4,320	1,913	2,519	2,470	1,936	1,534	2,918	2,160	2,459	5,686	6,092	5,222	4,751	13,496	15,564

*Office at Parry Sound closed in 1921. Records are now kept at the Department of Mines, Toronto.

STATEMENT OF MONEYS REMITTED BY MINING RECORDERS FOR THE FISCAL YEAR ENDING OCTOBER 31, 1927

Mining Division	Name of Recorder	Address	Purchase Price	Forest Reserve Permits	Miners' Licenses	Recording Fees	Maps	Miscellaneous Fees	Total
			$	$	$	$	$	$	$
Sudbury	Campbell, C. A.	Sudbury	3,055 80	560 00	9,173 00	20,914 50	293 25	452 40	34,448 95
Porcupine	Donaghue, W. A.	S. Porcupine	6,149 17	1,670 00	11,065 00	35,145 00	699 00	849 50	55,577 67
Larder Lake	Ginn, H. G.	Swastika	22,100 39	40 00	9,042 00	25,475 00	737 75	935 00	58,330 14
Red Lake	Holland, H. E.	Goldpines	1,503 75		5,853 00	23,284 50	246 00	1,255 25	32,142 50
Kenora	Smith, J. D. C.	Kenora	1,024 28		1,168 00	1,255 00	5 50	67 00	3,519 78
Timiskaming	McAulay, N. J.	Haileybury	4,107 89	770 00	8,092 00	6,468 50	113 00	174 00	19,725 39
Port Arthur	McGregor, C. F.	Port Arthur	951 00	190 00	5,303 00	10,338 00	101 25	201 75	17,085 00
Gowganda	Coghill, J. M.	Elk Lake	371 30	340 00	465 00	318 00	43 00	44 25	1,581 55
Montreal River	Coghill, J. M.	Elk Lake	1,767 30		1,105 00	813 25	28 50	113 25	3,827 30
Kowkash	O'Rourke, M. F.	Tashota		490 00	1,040 00	1,718 00	22 00	20 50	3,290 50
Sault Ste. Marie	Miller, W. N.	Sault Ste. Marie	3,731 66	1,080 00	3,936 00	8,344 00	61 00	194 50	17,347 16
		Total	44,762 54	5,140 00	56,242 00	134,073 75	2,350 25	4,307 40	246,875 94

SUMMARY OF BUSINESS TRANSACTED IN THE SEVERAL MINING DIVISIONS DURING THE CALENDAR YEAR 1927

Schedule	Sudbury	Porcupine	Larder Lake	Sault Ste. Marie	Port Arthur	Kowkash	Timiskaming and Coleman	Gowganda	Montreal River	Kenora	Red Lake	Total
1. Letters received during year	4,867	3,696	7,200	1,673	3,920	562	2,385	527	617	1,074	2,703	29,224
2. Letters written during year	3,738	3,459	7,076	748	3,497	620	1,986	512	685	997	2,267	25,585
3. Miners' Licenses issued	1,609	1,126	869	422	366	112	613	....	40	121	504	5,782
4. Miners' Licenses renew'd	849	1,153	1,032	409	707	101	1,070	87	183	201	492	6,284
5. Mining Claims recorded	3,351	3,127	3,141	735	982	250	875	24	126	140	2,018	14,769
6. Mining Claims cancelled	864	304	1,459	296	682	36	333	73	148	78	1,264	5,537
7. Agreements, Transfers, etc., recorded	1,094	1,738	1,250	348	331	102	318	17	110	41	1,879	7,228
8. Receipts for Miners' Licenses, Permits, Recording Fees, etc. . . $	38,579 00	42,542 25	40,737 73	10,998 75	13,564 50	3,594 50	15,731 00	1,154 00	2,330 25	2,947 95	28,822 50	201,002 43
9. Receipts as Purchase Money or Rental . . . $	2,834 69	27,027 92	7,062 30	2,815 15	744 75	....	3,415 82	390 10	1,238 96	1,196 78	3,248 00	49,974 47
10. Claims of which surveyors' plans were filed	....	206	192	99	67	4	27	4	3	14	654	1,270
11. Disputes entered	10	22	....	4	1	....	2	1	....	6	49	95
12. Disputed cases decided by Recorders	....	....	....	4	....	....	....	....	....	....	....	4
13. Appeals to Mining Court	....	3	....	....	....	....	....	1	....	....	....	4
14. Extensions of time granted	646	281	822	122	266	16	75	57	39	75	1,124	3,523
15. Certificates of Record granted	192	121	252	51	23	....	63	6	21	12	122	863
16. Certificates of Performance of Work granted	55	84	282	34	20	....	43	6	19	17	46	606
17. Claims for which papers were forwarded to the Department for issue of title	31	75	270	37	7	....	34	7	19	12	46	538
18. Forest Reserve Permits issued	54	154	....	70	19	51	66	33	....	....	....	447
19. Substitute Miners' Licenses issued	22	39	....	4	18	....	27	....	3	1	11	125

Mining Revenue

The revenue of the Department of Mines for the fiscal year ending October 31, 1927, is given in detail hereunder:—

ORDINARY. MAIN OFFICE			
Sand and Gravel—			
Royalties	$124,853.59		
Licenses	3,305.15		
		$128,158.74	
Casual Fees		728.70	
Sale of Record Books—Unwrought Metal Sales Act		23.00	
Boring Permits		3,200.00	
Gas Leases		3,700.00	
Contingencies		20.00	
Explorations and Investigations		95.00	
			$135,925.44
BRANCHES			
Inspection—Cable Testing Fees		$1,169.00	
Assessment—Taxes			
Acreage	$36,755.47		
Profit	340,890.08		
Gas	13,389.51		
		$391,035.06	
Chemical and Assay—Fees		2,454.76	
Mine Rentals			
Mining Leases	8,655.15		
Licenses of Occupation	1,845.53		
Miners—			
Licenses	$81,291.42		
Permits	5,245.00		
Recording Fees	136,398.15		
Maps	2,350.25		
Miscellaneous	4,307.40		
Rent of Office Building	50.00		
		$240,142.90	
Draughtsman, North Bay—Fees		922.21	
Natural Gas Commissioner—			
Permits		816.34	
Temiskaming Testing Laboratories—Fees		18,393.38	
Sulphur Fumes Arbitrator—Damages collected		5,255.08	
			$660,158.73
CAPITAL.			$796,084.17
Mining Recorders—Mining Land Sales			43,709.26
Total			$839,793.43

MINING LANDS SOLD AND LEASED IN YEAR ENDING OCTOBER 31, 1927*

District	Sales			Leases			Total		
	No.	Acres	Amount	No.	Acres	Amount	No.	Acres	Amount
			$ c.			$ c.			$ c.
Timiskaming	257	12,042.73	25,493.27	82	3,318.54	1,098.59	339	15,361.27	26,591.86
Cochrane	81	3,236.76	8,684.90	11	528.00	626.30	92	3,764.76	9,311.20
Thunder Bay	7	303.90	799.75	....	....	....	7	303.90	799.75
Sudbury	32	1,363.89	3,750.78	46	1,660.62	628.75	78	3,024.51	4,379.53
Algoma	37	1,406.82	3,552.38	....	....	....	37	1,406.82	3,552.38
Kenora	9	370.91	964.28	....	....	....	9	370.91	964.28
Patricia	24	991.90	2,478.75	....	....	....	24	991.90	2,478.75
Elsewhere	33	2,196.00	856.00	1	27.60	27.60	34	2,223.60	883.60
Total	480	21,912.91	46,580.11	140	5,534.76	2,381.24	620	27,447.67	48,961.35

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*These figures do not agree with corresponding items of the revenue statement preceding which records collections of moneys actually received during the fiscal year.

Under the Mining Tax Act, a graduated tax is levied on the net profits of mining companies in excess of $10,000 per annum. The basic rate is 3 per cent.

The following statement, prepared by the Accounts Branch of the Department, gives details of the Profit Tax, collected under the direction of G. R. Mickle, Mine Assessor, for the fiscal year ending October 31, 1927:—

DETAILS OF PROFIT TAX

GOLD:—		
Dome Mines, Ltd	$13,667.17	
Hollinger Consolidated Gold Mines, Ltd	162,290.27	
Lake Shore Mines, Ltd	21,331.34	
McIntyre Porcupine Mines, Ltd	9,909.99	
Teck-Hughes Gold Mines, Ltd	9,909.70	
Vipond Consolidated Mines, Ltd	108.36	
Wright-Hargreaves Mines, Ltd	19,916.46	
		$237,133.29
SILVER:—		
Castle-Trethewey Mines, Ltd	$3,557.42	
Frontier Lorrain Mines, Ltd	9,867.88	
Keeley Silver Mines, Ltd	15,750.80	
Mining Corporation of Canada, Ltd	690.48	
Nipissing Mining Co., Ltd	1,937.68	
		31,804.26
NICKEL-COPPER:—		
International Nickel Co. of Canada, Ltd	$70,034.37	
Mond Nickel Co., Ltd	1,918.16	
		71,952.53
Total		$340,890.08

Provincial Assay Office

As an aid in the development of the mineral resources of Ontario an assay office was established in July, 1898, by the Bureau (now Department) of Mines, at Belleville. For convenience the office was moved to 5 Queen's Park, Toronto, in November, 1911, and again in the spring of 1927 to the new East Block of the Parliament Buildings.

The Provincial Assayer, W. K. McNeill, reports as follows for 1927:—

FREE ASSAYS UNDER THE PROVISIONS OF THE MINING ACT OF ONTARIO

Mining Division	Samples received for Free Assays during 1927									
	Gold	Silver	Copper	Lead	Zinc	Tin	Iron	Nickel	Platinum	Total
Eastern Ontario*	4	2	3	1	2	1	..	..	..	13
Fort Frances*	33	..	..	1	..	..	..	1	..	35
Kenora	22	7	6	..	..	..	..	..	..	35
Kowkash	19	3	3	3	3	..	..	..	..	31
Larder Lake	122	48	12	4	6	1	..	1	..	94
Timagami Reserve*	2	..	2	..	..	..	..	2	..	6
Mississagi Reserve*	11	6	1	..	..	..	..	2	..	20
Montreal River	10	5	5	1	..	..	..	..	..	21
Parry Sound*	3	2	..	..	..	..	..	..	..	5
Porcupine	67	19	15	5	5	3	1	..	..	115
Gowganda	2	6	..	..	..	..	..	..	..	8
Port Arthur	36	4	5	3	4	..	..	1	..	53
Red Lake	197	10	1	..	1	..	1	1	..	211
Sault Ste. Marie	24	1	1	1	1	3	..	1	..	32
Sudbury	95	29	50	26	33	..	2	1	1	237
Timiskaming	16	9	5	..	2	1	..	..	..	33
Total	663	151	109	45	57	9	4	10	1	1,049

*All records for these Divisions are kept at the office of the Deputy Minister of Mines, Toronto.

The Assay Office has been in operation without interruption during the entire year and the usual variety of work has been done with the assistance of T. E. Rothwell, Chemist and Assayer, also Robert Stewart and Reginald Eyre, Laboratory Assistants.

The following is a statement of the samples submitted by the general public for which the regulation fee was charged, and also those submitted by geologists and officers of the Department of Mines.

CUSTOMS ASSAYING AND GENERAL WORK, 1927

Gold	1,117 samples.
Silver	282 samples.
Copper	145 samples.
Lead	139 samples.
Zinc	168 samples.
Iron	9 samples.
Tin	13 samples.
Radium	14 samples were submitted on which reports were issued. A number were radio-active.
Lime	9 samples.
Silica	5 samples.
Feldspar	4 samples.
Ochres	4 samples.
Cobalt	3 samples.
Nickel	13 samples.
Molybdenum	3 samples.
Platinum	6 samples.
Coal	3 samples.
Specific gravity	3 samples.
Miscellaneous	7 samples of other minerals were tested. These included 1 each of potash, phosphorus, manganese, talc, titanium, barite and chromium.
Identification	119 samples were received by mail and reports issued. A large number were brought directly to the Laboratory; of these no record was kept.
Rocks	15 samples were submitted by geologists of the Department of Mines for complete analysis.
Total	2,063

The schedule of charges, effective June 1, 1926, for the Provincial Assay Office and Chemical Laboratory is as follows:—

TARIFF OF FEES FOR ANALYSIS AND ASSAYS

	Fee
1. *Assays:*	
Gold	$1 50
Silver	1 50
Gold and silver in one sample	2 50
Platinum minerals	5 00
Gold and platinum minerals in one sample	7 00
Separation of platinum minerals	Prices on application.
2. *Iron Ores:*	
Iron (metallic)	$1 50
Silica	1 50
Iron and insoluble residue	2 50
Ferrous oxide	2 00
Phosphorus	3 00
Sulphur	2 50
Iron, sulphur, phosphorus and insoluble	8 00
Manganese	3 00
Titanium	4 00
Complete analysis	Prices on application.
3. *Limestones, Dolomites, Marls, Clays, Shales:*	
Determination of:	
Insolubles	$1 50
Silica	2 50
Ferric iron	3 00
Ferrous iron	2 00

Alumina	$3 00
Lime	2 00
Magnesia	2 50
Potash	5 00
Soda	5 00
Alkalies (in one sample)	6 00
Water (combined)	2 00
Moisture	1 00
Carbon dioxide	2 00
Sulphur	2 50
Phosphorus anhydride	3 00

4. *Examination of Clay, Shale, or Cement Rock for Cement Manufacture:*

Determination of:

Silica, Iron oxide, Alumina, Lime, Magnesia, Sulphur, and Volatile matter.......Prices on application.

5. *Coke, Coal, Peat, etc.:*

Determination of:

Moisture	$1 00
Volatile combustible	1 50
Fixed carbon	1 50
Ash	1 50
Sulphur	2 50
Phosphorus	3 00
Calorific value (B.t.u.)	5 00
Ultimate analysis	Price on application.

6. *Mineral Waters*.......Price on application.

7. *Ores and Minerals:*

Determination of:

Alumina	$3 00
Antimony	4 00
Arsenic	3 00
Bismuth	4 00
Cadmium	4 00
Chromium	5 00
Cobalt	5 00
Nickel	5 00
Cobalt and Nickel in same sample	6 00
Copper	2 00
Fluorite	4 00
Lead	2 00
Molybdenum	4 00
Manganese	3 00
Tin	4 00
Zinc	3 00

8. *Rocks, Complete Analysis*.......Price on application.

9. *Slags, Sand, etc*.......Price on application.

10. *Identification of Minerals and Rocks not Requiring Chemical Analysis*.......Free.

11. *Test for Radio-Activity*.......Free.

Any analytical work not specified in this list will be undertaken on application to the Provincial Assayer.

The pulp of each sample is retained for future reference.

TERMS

Money in payment of fees, sent in by registered letter, post office order, postal note, or express order, and made payable to the Provincial Assayer, must invariably accompany sample to ensure prompt return of certificate, as no examination is commenced until the regulation fee is paid.

DIRECTIONS

Samples will be dealt with in the order of their arrival. In every instance specimens and samples should be accompanied by statement specifying the precise locality from which they were taken.

Crushed samples representing large quantities, or samples less than five pounds weight, may be sent by mail as third-class matter. Samples not exceeding eleven pounds in weight may be sent by parcel post. The name and address of sender should be written plainly on each parcel. Instructions, with money in payment of fees, should be contained in a separate letter. Samples may be sent by express, charges prepaid.

Sample bags addressed to this laboratory for sending ore pulp by mail may be obtained free on application; also canvas bags for shipping.

Samples should be addressed as follows:

PROVINCIAL ASSAY OFFICE,
East Block, Parliament Bldgs.,
TORONTO, ONT.

CLASSES FOR PROSPECTORS, 1927-28

By E. M. Burwash

Introduction

This work was organized in 1920 by Dr. W. L. Goodwin, former Dean of the School of Mines, Kingston, and carried on successfully by him for seven winter sessions. During this time the methods pursued underwent some experimental variations. The course as finally adopted consisted of eight two-hour periods on successive days, Sundays excepted. The first hour is given to the study of about eight minerals or rocks, on an average. The class, by use of tables which require only simple physical tests for the most part, determine the name of the mineral for themselves, and are in this way led to study its physical properties. When this is done, some instruction is given as to its composition, occurrence, use and value. Envelopes are then issued marked with the name and an outline of information about the mineral or rock, in which the student can preserve his specimen for future use in refreshing his memory or comparing with minerals he may find in the field. In this way about fifty minerals and fifteen rocks are studied during the eight lessons. The minerals are for the most part the rincipal ores already discovered in the Province of Ontario, with the addition of a few, such as cryolite, tinstone, and bauxite, which are thought desirable to know in view of their possible discovery in the future. Besides these, nine or ten of the commoner rock-minerals complete the list. The fifteen rocks are likewise divided among the igneous, sedimentary and metamorphic types in accordance with the most obvious demands of the pre-Cambrian field.

The second hour each day is devoted to "spotting" practice by the use of a set of about 250 specimens. In this way the student confirms his knowledge of the material studied in the first hour by identifying specimens of the same minerals somewhat different in appearance, or variety, or indicating more clearly their mode of occurrence and association. There are also introduced here a number of hand specimens of rarer minerals of interest, such as pitchblende, carnotite, cinnabar and the gold and silver tellurides, which occur in known mineral deposits in Ontario, but are not of sufficient importance to add to the necessarily limited list of fifty, or which are useful as possible indicators of valuable ores, or closely resemble them in appearance.

The eight laboratory periods which require daylight for their successful operation, are supplemented by a course of five evening lectures in geology, which deal respectively with—

(1) Erosion and the stratified rocks.
(2) Vulcanism and the igneous rocks.
(3) Mountain-building, secondary structures and metamorphic rocks.
(4) Ore deposits with special reference to Ontario types.
(5) The geology and mineral deposits of the locality in which the classes are being held.

Lantern slides add much to the interest and clear understanding of these subjects, and make it possible to present them in a simple but intelligible and practically useful manner.

Dr. Goodwin retired from the prosecution of this work in the autumn of 1927 and the present writer undertook the responsibility of its continuance. During the season just closed, it has been carried on, allowing for the difference in personal equations, practically without alteration of the methods developed by Dr. Goodwin, and these have been found by experience already gained to be very well adapted indeed to the securing of the desired result. As the same men often attend the classes several successive seasons, the interest is better maintained by occasional changes in lantern slides and mode of approach, as well as by the addition of newly acquired information.

Attendance

During the season of 1927-28 classes were held at sixteen centres as shown by the subjoined table, which indicates the attendance, both total and average and the total of student-periods. The column of total student-periods gives the best expression of the sum total of work done in each place. The general result is a marked decrease in registration and attendance as compared with the preceding season of 1926-27, but a slight increase of actual attendance (2½ per cent) at the day classes as compared with the number registered.

TABLE OF ATTENDANCE, 1927–28

Place	Dates	Total registration	Attendance				Total student-periods
			Mineralogy		Geology		
			Total	Average	Total	Average	
	1927						
Perth..........	Nov. 10-18	14	50	6	47	9	97
Ottawa........	" 21-28	70	315	39	292	58	607
North Bay.....	Dec. 1-9	21	86	11	94	19	180
Sudbury.......	" 12-20	39	111	14	68	14	179
	1928						
Blind River....	Jan. 5-13	13	47	6	56	11	103
Sault Ste, Marie	" 16-24	30	174	22	156	31	330
Port Arthur....	" 30–Feb. 4	37	215	27	129	26	344
Fort William...	Feb. 7-15	24	82	8	150	30	232
Fort Frances...	" 17-25	18	75	9	82	16	157
Kenora........	Mar. 1-9	37	178	22	112	22	290
Sioux Lookout..	" 13-21	24	103	13	163	33	266
Kapuskasing...	Mar. 26–Apr. 3	10	32	4	51	10	83
Timmins.......	Apr. 5-13	38	117	15	130	26	247
Kirkland Lake..	" 16-24	41	158	20	282	56	440
Haileybury.....	" 26–May 4	48	170	21	220	44	390
Bestel.........	May 7–12	28	102	17	99	20	201
(16 places) 1927-28.........		492	2,015	254	2,131	425	4,146
(17 places) 1926-27.........		643	2,568	321	3,330	646	5,898
Averages 1927-1928........		30.75	126	15.9	133	26.56	259
" 1926-1927........		37.8	151	18.3	196	38	347

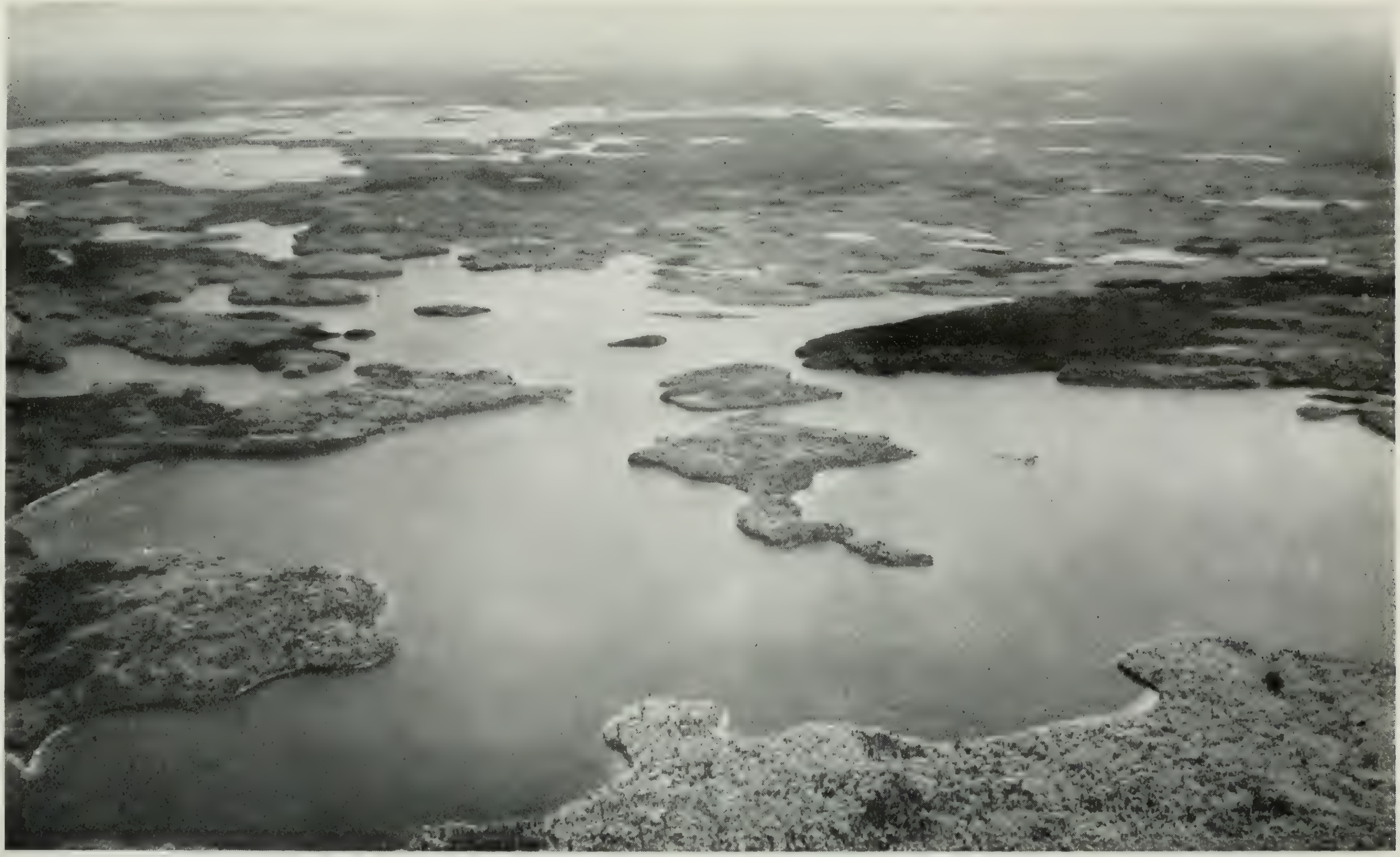
Acknowledgments

Among many whose willing co-operation contributed to the result of our work, the writer's best thanks are due to the following gentlemen who undertook the organization of the classes at the various points where they were held this year:—

Perth	T. B. Caldwell and C. Forbes.
Ottawa	Dr. W. H. Collins, Director, Geological Survey of Canada.
North Bay	T. A. McArthur, Inspector of Mining Recorders' Offices.
Sudbury	C. A. Campbell, Mining Recorder.
Blind River	Lorne Burke, Treasurer.
Sault Ste. Marie	W. N. Miller, Mining Recorder. J. W. Curran, Editor of the "Sault Star."
Port Arthur	C. F. McGregor, Mining Recorder. Colonel S. W. Ray.
Fort William	A. McNaughton, City Clerk.
Fort Frances	J. W. Walker, Town Clerk.
Kenora	J. D. C. Smith, Mining Recorder. Colonel H. A. Machin.
Sioux Lookout	Mr. Freethy and Board of Railway Y.M.C.A. R. Alpine MacGregor.
Kapuskasing	Mr. Noble, Manager, Spruce Falls Power and Paper Co. The Public School Board.
Timmins	G. E. Cole, Inspector of Mines.
Kirkland Lake	H. George Ginn, Mining Recorder. Rev. J. F. Anderson.
Haileybury	N. J. McAulay, Mining Recorder.
Bestel	A. D. Campbell, Manager, Castle-Trethewey mine. W. D. Stroud.

During the season M. J. Splane, of Haileybury, acted as assistant. His previous experience of four years under Dr. Goodwin and his personal aptitude combined to render his services highly efficient.

Photo by Air Service, Department of National Defence, Canada.



Red lake, looking southeast from a point above Mackenzie island towards the outlet. Keg lake and Gullrock lake lie in the distance. The Howey Gold Mines and McIntyre claims lie in the burned area beyond the green point.

MINES OF ONTARIO IN 1927

By

Chief Inspector of Mines, T. F. Sutherland, Toronto; Inspectors, J. G. McMillan, Cobalt; D. G. Sinclair, Sudbury; Geo. E. Cole, Timmins; A. R. Webster, Toronto.

As an introduction to a description of the mines and metallurgical plants of the province, it will probably be found advantageous to give a list of the same. The list which follows is alphabetically arranged, both for metals or minerals extracted, and also for the names of the companies concerned. The inclusion of any given property in this list does not necessarily imply that it is a producing one, or that it is being worked at the present time. The table contains the names of all operating properties and works inspected in 1927.

Lists of the principal stone quarries and clay pits are added at the end.

MINES AND METALLURGICAL WORKS

OPERATOR	MINE	MANAGER	ADDRESS
COAL (Anthraxolite)			
British-Colonial Coal Mines of Canada, Ltd.	British-Colonial	A. Wilson	Larchwood.
COPPER			
Aconda Mines, Ltd	Steep-Sheehan	G. R. McLaren	Box 549, Timmins.
Amity Copper and Gold Mines, Ltd	Amity	Sidney A. Pain	Kirkland Lake.
Potterdoal Mines, Ltd	Potterdoal	Paul Doal	Matheson.
DOLOMITE			
Crystallite Stone Products Company	Crystallite	P. J. Stringer	Bancroft.
FELDSPAR			
Bathurst Feldspar Mines, Ltd	Bathurst	J. E. Sullivan	Perth.
Consolidated Feldspar Mines, Ltd		F. D. Henderson	Warren.
Cotnam, G. C. L	Cotnam	Lamarche Bros	Pembroke.
Craig, T. H	Craig	T. H. Craig	Verona.
Dewar, Duncan, & Gibson, W. H	Aylen	Duncan Dewar	Pembroke.
Ferril, J. T	Ferril	J. T. Ferril	Bird's Creek.
Genesee Feldspar Co., Inc	Genesee	P. MacDonald	Hybla.
Holditch, W. E		W. E. Holditch	Sudbury.
Mackey Feldspar Co	Mackey	Rudolph Carniel	Mackey.
McQuire-Robinson Radium & By-Products Co., Ltd.	McQuire	P. W. Checkley	Mackey.
Northern Feldspar Mines, Ltd	Northern	D. Levinson	Sudbury.
Rock Products Co	Rock Products	W. A. Hannah	Toledo, Ohio.
Verona Quarries, Ltd	Verona	C. A. McMahon	Verona.
Wanup Feldspar Mines, Ltd	Wanup	C. C. Orser	Quartz.

MINES AND METALLURGICAL WORKS—*Continued*

Operator	Mine	Manager	Address
GOLD			
Afton Mines, Ltd	Golden Rose	William Porri	Sudbury.
Ankerite Gold Mines, Ltd	Ankerite	W. H. Seaman	Box 535, South Porcupine.
Argonaut Consolidated Mines, Ltd	Argonaut	David R. Thomas	Argonaut.
Barry-Hollinger Gold Mines, Ltd	Barry-Hollinger	R. M. Treloar	Boston Creek.
Bathurst Mines, Ltd	Bathurst	Frank Carnegie	Narrow Lake.
Bennett Mining Company, Ltd	Smith Labine.		
Bennett Pacaud Mining Company, Ltd.	Allied	J. M. C. Dunlop	North Cobalt.
Bidgood Consolidated Mines, Ltd	Bidgood	John McPhee	Kirkland Lake.
Blue Quartz Gold Mines, Ltd	Blue Quartz	W. Boyd Caldwell	Matheson.
British Canadian Mines, Ltd	Foley	Chas. Baycroft	Mine Centre
Buckingham Mines, Ltd	Buckingham	J. Henderson	Shiningtree.
Buff Munro Gold, Ltd	Buff Munro	Richard Haggerty	710 Erie County Bank Bldg., Buffalo, N.Y.
Canadian Associated Goldfields, Ltd	Associated Goldfields	T. A. Graves	Larder Lake.
Canadian Champion Reef Mining Co., Ltd.	West Tree	T. R. Bulloch	Shiningtree.
Cline Mines, Ltd	Cline	Jas. P. Cline	Goudreau.
Columbus Kirkland Gold Mining Co., Ltd.	Columbus Kirkland	William Conroy	Kirkland Lake.
Coniaurum Mines, Ltd	Newray	John Redington	Schumacher.
Conroyal Mines, Ltd	Conroyal	Hugh Jardine	Kirkland Lake.
Consol. Mining and Smelting Co. of Canada, Ltd. (under option)	Hill-Tivey-Sloan claims	P. F. Osler	505 Confederation Life Bldg., Winpeg, Man.
Cooper Gold Mines Ltd	Jubilee	John Knox, Jr.	Wawa, via Hawk Junction.
Cooper Gold Mines, Ltd	Minto	John Knox, Jr.	Wawa, via Hawk Junction.
Crown Reserve Consolidated Mines, Ltd.	Crown Reserve	N. J. Evered	Larder Lake.
De Santis Gold Mining Co., Ltd	De Santis	John Valve	Timmins.
Dome Mines, Ltd	Dome	H. P. De Pencier	South Porcupine.
Dunkin Gold Mines, Ltd	Dunkin	Colin A. Campbell	Narrow Lake.
Federal Kirkland Mining Co., Ltd	Federal	Lindsay Foss	Kirkland Lake.
Fort Hope Mines, Ltd	Fort Hope	Colin R. Ferguson	Fort Hope, via Tashota.
Four Nations Reserve Mining Co., Inc	Four Nations	Victor E. Lundberg.	Kenogami Lake.
Furness Gold Mines, Ltd	Whalen-James	H. R. M. Turner.	Box 542, South Porcupine.
Gold Hill Mines, Ltd	Gold Hill	D. H. Angus	Haileybury.
Goodfish Gold Mines, Ltd	Goodfish	W. R. Sweet	Kirkland Lake.
Goodfish Gold Mines, Ltd	Providence	W. R. Sweet	Kirkland Lake.
Gosselin Syndicate	Gosselin	Placide Gosselin	Timagami.
Harkness-Hays Gold Mining Co., Ltd.	Harkness-Hays	W. Dean Hays	Schreiber.
Harris Consolidated Mines, Ltd	Beaumont	Oscar Knutson	South Porcupine.
Hayden Gold Mines, Ltd	Hayden	Seymour Stevens.	Timmins.
Hewitt Mining Company, Ltd	Hewitt	Geo. Gray	Timmins.
Hilltop Gold Mines, Ltd	Hilltop	Henry Reamsbottom	Boston Creek.
Hollinger Consol. Gold Mines, Ltd.	Hollinger	A. F. Brigham	Timmins.
Hollinger Consol. Gold Mines, Ltd. (under option)	Kamiskotia properties	A. F. Brigham	Timmins.
Howey Gold Mines, Ltd	Howey	H. G. Young	Red Lake, via Sioux Lookout.
Jackson-Manion Mines, Ltd	Jackson-Manion	D. M. Thomson	Jackson-Manion.
Jones Porter Mines, Ltd	Jones Porter	John Jones	Box 1083, Timmins.
Kirkland Hunton Mines, Ltd	Kirkland Hunton	John McPhee	Kirkland Lake.

MINES AND METALLURGICAL WORKS—*Continued*

GOLD—*Continued*

Operator	Mine	Manager	Address
Kirkland Lake Gold Mining Co., Ltd.	Kirkland Lake Gold	William Sixt	Kirkland Lake.
Kirkland Premier Mines, Ltd	Kirkland Premier	W. R. Osborne	Kirkland Lake.
Kirkland Townsite Gold Mines, Ltd	Townsite	Sidney A. Pain	Kirkland Lake.
Lake Shore Mines, Ltd	Lake Shore	E. B. Knapp	Kirkland Lake.
Lebel Oro Mines, Ltd	Lebel Oro	William P. Murdock	Kirkland Lake.
McIntyre-Porcupine Mines, Ltd	McIntyre	R. J. Ennis	Schumacher.
McMaster Mining Syndicate	Bulldog	Harry McMaster	Rosegrove.
McMillan Gold Mines, Ltd	McMillan	E. J. McMillan	Sudbury.
Manor Gold Mines, Ltd	Manley-O'Reilly	Lynden A. Butler	Boston Creek.
March Gold, Ltd	March	Jos. T. Baldwin	Box 533, South Porcupine.
Mayflower Gold Mines, Ltd	Mayflower	W. J. Hoover	Fort William.
Moss Mines, Ltd	Huronian	J. G. Harkness	Kashabowie.
Murphy Mines, Ltd	Murphy	C. N. Milne	Kirkland Lake.
New York Porcupine Mines, Ltd	Martin	Harry W. Darling	Box 489, Timmins.
Northern Red Lake Mines, Ltd	Golden Star & Isabella	H. E. Machol	Denver, Col.
Northland Gold Mines, Ltd	Northland	John J. Byrne	Kirkland Lake.
Ore Chimney Mining Co., Ltd	Ore Chimney	A. E. Fletcher	Northbrook.
Ossian Gold Mines, Ltd	Ossian	Ralph Hurd	Swastika.
Ostrom Gold Mines, Ltd	Ostrom	James Houston	Boston Creek.
Pawnee Kirkland Gold Mines, Ltd	Pawnee Kirkland	J. J. Byrne	Kirkland Lake.
Picard Gold Mines, Limited (under option)	MacAulay	E. A. Dowman	Jackson-Manion.
P. N. B. Syndicate (under lease)	Scottish-Ontario	Charles Peterson	Porcupine.
Porcupine Lake Gold Mining Co., Ltd.	Hunter	A. P. McKenzie	36 King St. E., Toronto.
Porcupine Paymaster Mines, Ltd	Paymaster	H. E. Clement	South Porcupine.
Power and Mines Corporation, Ltd	Grace (Michipicoten)	J. A. Roussac	Hawk Junction.
Red Lake Gold Shore Mines, Ltd	Red Lake Gold Shore	Charles B. Morgan	Red Lake.
Red Mammoth Gold, Ltd	Smith-Morrison	M. Bouzan	Red Lake.
Sylvanite Gold Mines, Ltd	Sylvanite	C. E. Rodgers	Kirkland Lake.
Tashota Gold Mines, Ltd	Tashota	W. A. Coughlin	Tashota.
Teck-Hughes Gold Mines, Ltd	Teck-Hughes	D. L. H. Forbes	Kirkland Lake.
Telluride Gold Mines, Ltd	Telluride	B. Ashley	Englehart.
Tough-Oakes Burnside Gold Mines, Ltd.	Tough-Oakes Burnside	Alan Stuart	Kirkland Lake.
Vipond Consolidated Mines, Ltd	Vipond	Robert E. Dye	Timmins.
West Dome Lake Gold Mines, Ltd	West Dome Lake	Duncan M. McPhail	Box 523, South Porcupine.
Wright-Hargreaves Mines, Ltd	Wright-Hargreaves	James E. Grant	Kirkland Lake.

GRAPHITE

Operator	Mine	Manager	Address
Black Donald Graphite Co., Ltd	Black Donald	John Patno	Calabogie.

GYPSUM

Operator	Mine	Manager	Address
Canada Gypsum and Alabastine, Ltd	Caledonia	R. E. Haire	Paris.
Canada Gypsum and Alabastine, Ltd	Lythmore	R. E. Haire	Paris.

MINES AND METALLURGICAL WORKS—*Continued*

Operator	Mine	Manager	Address
LEAD			
Forbes Galena Mines, Ltd	Forbes	W. T. May	Perth Road.
Heck, George		W. B. Rundle	Burridge.
Kingdon Mining, Smelting and Manufacturing Co., Ltd.	Kingdon	R. R. Rose	Galetta.
Summerville Lead Mines, Ltd	Summerville	P. O'Connor	Galt.
LEAD AND ZINC			
North American Metals Corporation, Ltd.	Ogema		Dorion.
Sudbury Basin Mines, Ltd	Cheney	Jos. H. Travers	Thessalon.
Sudbury Basin Mines, Ltd	White River	Jos. H. Travers	Thessalon.
Thunder Bay Lead and Zinc Mining Co., Ltd.	Thunder Bay	David H. Angus	Dorion.
Treadwell Yukon Company, Ltd	Errington	Joseph Errington	Chelmsford.
MICA			
Loughborough Mining Co., Ltd	Lacey	Richard Smith	Sydenham.
NICKEL AND COPPER			
International Nickel Co. of Canada, Ltd.	Creighton	J. L. Agnew	Copper Cliff.
International Nickel Co. of Canada, Ltd.	Frood	J. L. Agnew	Copper Cliff.
Mond Nickel Co., Ltd	Garson	A. L. Sharp	Garson.
Mond Nickel Co., Ltd	Frood Extension	A. D. Carmichael	Frood.
Mond Nickel Co., Ltd	Levack	F. J. Eager	Levack.
Mond Nickel Co., Ltd	Worthington	W. J. Mumford	Worthington.
SILVER			
Bellellen Lorrain Mines, Ltd	Bellellen	Harold Fancy	Silver Centre.
Blair Gowganda Silver Mines, Ltd	Blair Gowganda	Murray D. Kennedy	Gowganda.
Canadian Lorrain Silver Mines, Ltd	Canadian Lorrain	Hugh MacMillan	Maidens.
Casey Mountain Operating Syndicate, Ltd.	Casey Mountain	R. G. Williamson	Judge.
Castle-Trethewey Mines, Ltd	Castle-Trethewey	Angus D. Campbell	Bestel.
Cobalt Contact Mines, Ltd	Green-Meehan	J. M. C. Dunlop	North Cobalt.
Cobalt Contact Mines, Ltd	Red Rock	J. M. C. Dunlop	North Cobalt.
Cobalt Contact Mines, Ltd. (under option)	Ruby	J. M. C. Dunlop	North Cobalt.
Cobalt Kittson Silver Mining Syndicate	Cobalt Kittson	Archibald Nadeau	Latchford.
Coleroy Gowganda Mines, Ltd	Coleroy	Murray D. Kennedy	Gowganda.
Gowganda-Duggan Silver Mines, Ltd	Gowganda-Duggan	Neil Morrison	Elk Lake.
Harvie Mining Exploration Company, Ltd. (lease)	Silver Leaf	H. J. Stewart	Cobalt.
Harvie Mining Exploration Co., Ltd. (under option)	Imperial Crown	H. J. Stewart	Cobalt.

MINES AND METALLURGICAL WORKS—*Continued*

SILVER—*Continued*

Operator	Mine	Manager	Address
Haultain Mining Co., Ltd	Haultain	F. A. S. Carnegie	Gowganda.
Keeley Silver Mines, Ltd	Keeley	W. J. Dobbins	Silver Centre.
Kerr Lake Mines, Ltd	Kerr Lake	C. N. Milne	Cobalt.
Kirk-Budd Mining Co., Ltd	Kirk-Budd.		
Lorrain Trout Lake Mines, Ltd., under management of Mining Corporation of Can., Ltd.	Trout Lake	M. F. Fairlie	Cobalt.
McKinley-Darragh-Savage Mines of Cobalt, Ltd.	McKinley-Darragh-Savage	H. C. McCloskey	Cobalt.
Millcrest Mining Company	Millcrest	W. H. Fairburn	Bestel.
Mining Corporation of Canada, Ltd	Mining Corporation	M. F. Fairlie	Cobalt.
Mining Corporation of Canada, Ltd	Crompton	M. F. Fairlie	Cobalt.
Mining Corporation of Canada, Ltd	Cross Lake	M. F. Fairlie	Cobalt.
Mining Corporation of Canada, Ltd	Frontier	M. F. Fairlie	Cobalt.
Mining Corporation of Canada, Ltd	H.S. 310	M. F. Fairlie	Cobalt.
Mining Corporation of Canada, Ltd	Little Keeley	M. F. Fairlie	Cobalt.
Morrison Mines, Ltd	Morrison	Frank L. Smith	Gowganda.
Newton Limit Syndicate	Newton	William J. Newton	Cobalt.
Nipissing Mining Co., Ltd	Nipissing	Hugh Park	Cobalt.
Nipissing Mining Co., Ltd	Nipissing Lorrain	Hugh Park	Cobalt.
O'Brien, M. J., Ltd	Miller Lake O'Brien	H. G. Kennedy	Bestel.
O'Brien, M. J., Ltd	O'Brien	J. G. Dickenson	Cobalt.
Peterson Cobalt Mines, Ltd	Peterson	D. J. Russell	Cobalt.
Pine Lake Lorrain Mines, Ltd	Pine Lake Lorrain	H. Hollands-Hurst	Fountain Falls.
Plata Mines, Ltd	Plata	R. P. Teare	Gowganda.
Reinhardt, Carl (under lease)	Crown Reserve	Carl Reinhardt	Cobalt.
Shaw, John W., *et al.* (under lease)	Chambers Ferland	Joseph Gaynor	Cobalt.
Shaw, John W., *et al.* (under lease)	La Rose	John W. Shaw	Cobalt.
South Keora Mines, Ltd	South Keora	George W. Mulholland	Cobalt.
Tonopah Canadian Mines Co	Morrison	Frank L. Smith	Gowganda.
Trainmen Silver Mining Co., Ltd	McAndrews	John J. McAndrew	Cobalt.
Victory Silver Mines, Ltd	Victory	W. D. Taylor	Cobalt.

TALC

Asbestos Pulp Company, Ltd	Asbestos Pulp	Roy Taylor	Madoc.
Geo. H. Gillespie Co., Ltd	Henderson	Geo. H. Gillespie	Madoc.

METALLURGICAL WORKS

Algoma Steel Corporation, Ltd	Blast furnace	Jas. H. Bell	Sault Ste. Marie.
Cobalt Reduction Co., operated by Mining Corporation of Canada, Ltd.	Silver refinery	M. F. Fairlie	Cobalt.
Deloro Smelting and Refining Co., Ltd.	Silver refinery	S. B. Wright	Deloro.
International Nickel Co. of Canada, Ltd.	Blast furnace	Donald MacAskill	Copper Cliff.
International Nickel Co. of Canada, Ltd.	Nickel refinery	H. W. Walter	Port Colborne.
Mond Nickel Company, Ltd	Blast furnace	John F. Robertson	Coniston.
Steel Company of Canada, Ltd	Blast furnace	R. A. Gillies	Hamilton.

QUARRIES

County	Operator	Address	Location	Product
Algoma district	Dominion Mines & Quarries, Ltd	Little Current	Killarney	Quartzite.
" "	Dominion Trap Rock Co	Bruce Mines	Bruce Mines	Crushed trap rock.
Bruce	Alabastine Co. of Paris, Ltd	Teeswater	Lot 14, con. VI, Culross	Hydrated lime.
Carleton	Belanger, Victor	Hawkesbury	Gloucester tp	Limestone for roads.
"	Robillard, H., and Son	Quarries, via Ottawa	Gloucester tp	Limestone for roads.
Cochrane district	Northern Development Department, Ontario Government	Cochrane	Lamarche tp	Crushed rock for road surfacing.
Essex	Brunner Mond, Canada, Ltd	Amherstburg	Lots 6, 7, 8, con. I; lots 2, 3, con. II, Anderdon	Limestone for chemical works.
Frontenac	Freeman, L. G	106 Cowdy St., Kingston	Kingston tp	Building stone.
"	Roddy, J	Kingston	Kingston tp	Building and crushed limestone.
"	Silica Sand Co., Ltd	Geo. M. Thompson, Box 264, Kingston	Lots 19, 20, con. I, Pittsburgh	Sandstone.
Grenville	Grenville Crushed Rock Co., Ltd	J. P. Bains, Oxford Mills	Lots 8, E. ½ 9, con. IV; S. ½ lot 8, con. III, Oxford	Crushed and screened limestone for ballast.
Grey	Chalmers, Stewart	Owen Sound	Owen Sound	Lime.
"	Keeling, James	1179 16th St., Owen Sound	8th St., Owen Sound	Building stone.
"	Lapierre & Checkley	Owen Sound	Owen Sound	Limestone for building.
"	McKay, Alex. L	E. Rowbottom, Owen Sound	Owen Sound	Building stone; crushed stone.
"	Oliver Rogers Stone Co	Owen Sound	Owen Sound	Building stone; crushed stone.
Haldimand	Gordon Crushed Stone Co., Ltd	Hagersville	Walpole tp	Crushed stone.
"	Hagersville Contracting Co	Hagersville	Lots 13, 14, con. XIII, Walpole	Crushed stone for roads and concrete.
"	Hagersville Quarries, Ltd	Hagersville	Lot 13, con. XIII, Walpole	Crushed stone for roads and concrete.
Halton	Christie Henderson Co., Ltd	Kelso	Lot 4, con. V, Nassagaweya	Grey lime.
"	Hurst & Rogers	1193 Queen St. W., Toronto	Lot 26, con. X, Esquesing	Building stone.
"	Logan, Hugh	Glen Williams	Lot 27, con. IX, Esquesing	Building stone.
"	Robertson, D., & Co	Milton	Esquesing tp	Lime and building stone.
"	Routley, H. T	R.R. 1, Georgetown	Con. VII, Esquesing	Crushed stone.
"	Toronto Lime Co., Ltd	Limehouse	Esquesing tp	Lime and building stone.

Hastings	Canada Cement Co.	Point Anne	Point Anne	Limestone for cement.
“	Canada Crushed Stone Corp., Ltd.	George Rayner, Bancroft	Dungannon tp.	Marble.
“	Quinlan, Robertson, and Janin	Crookston	Lot 10, con. X, Huntingdon	Building stone.
Kenora district	Horne, William	Butler, via Ignace		Monumental stone and paving blocks (granite).
Lanark	Cameron, James	Fallbrook	Lot 4, con. XI, Drummond	Pegmatite for road material.
“	Cameron, William	Carleton Place	Lot 24, con. XI, Drummond	Lime.
Leeds	Gordon, David J.	Gananoque	Lot 11, con. II, Leeds	Red granite.
“	McAdam, James	Box 173, Gananoque	Lots 10, 11, 12, Con. I, Leeds	Paving blocks and cut stone.
“	Street & O'Brien	Box 73, Gananoque	Lot 6, con. II, Leeds	Granite paving blocks.
Lincoln	Queenston Quarry Co.	St. Davids	St. Davids	Crushed, monumental, sawn limestone.
“	Wickett, James A.	Geo. E. Stocker, 16 Salter St., Toronto	Grantham tp.	Crushed stone.
Norfolk	Routley, H. T.	Jarvis	Lot 19, con. XIV, Townsend	Crushed stone.
Ontario	Longford Crushed Stone, Ltd.	Longford Mills	E. part lots 23, 24, Front range, Rama tp.	Crushed stone.
Oxford	Beachville White Lime Co.	Beachville	Beachville	Stone, lime, agricultural lime.
“	Standard White Lime Co.	Beachville	Beachville	High calcium, magnesium, and hydrated lime.
Perth	St. Marys Cement Co.	St. Marys	Blanshard tp.	Limestone for cement.
“	Thames Quarry Co.	St. Marys	St. Marys	Limestone.
Peterborough	Ontario Rock Co.	Preneveau	Lot 7, con. VI, Belmont	Crushed trap.
Prescott	Bissonnette, A.	Alfred	Longueuil tp.	Limestone.
“	McDonald, Neil A.	R. Allard, L'Orignal	Longueuil tp.	Limestone.
Renfrew	Jamieson Lime Co.	Renfrew	Lot 5, con. II, Horton	Crystalline limestone and lime.
“	McDonald & McLeod	Pembroke	Wilson's farm, Pembroke	Crushed rock.
“	Markus, William	Pembroke	Lot 12, con. I, Pembroke	Limestone.
Russell	McDonell, Dibblee & Covey	Clarence	Con. I, Clarence	Limestone.
Simcoe	Langton, Thomas	Coldwater	Lots 19, 20, con. XII, Medonte	Crushed stone.
“	Ontario Stone Corp., Ltd.	R.R. 4, Orillia	Lot 10, con. IV, N. Orillia	Crushed stone.
Sudbury district	Mond Nickel Co., Ltd.	Coniston	At Coniston smelter	Quartzite for flux.
Thunder Bay district	Quinn Stone and Ore Co.	Fort William	Fort William	Crushed stone.
Timiskaming district	Abitibi Pulp & Paper Co.	August Johnson, Haileybury	S. ½ lot 10, con. V, Bucke (owned); W. ½ lot 11, con. III, Bucke (leased)	Limestone.
Victoria	Canada Lime Co.	Coboconk	Coboconk	Limestone.
“	Kirkfield Crushed Stone Co.	Kirkfield	Lot 49, con. IX, Eldon	Crushed limestone.
“	Toronto Brick Co.	Coboconk	Coboconk	Lime.

QUARRIES—*Continued*

County	Operator	Address	Location	Product
Welland	Bertie Township	Ridgeway	Lot 21, con. III, Bertie	Crushed rock for roads.
"	Bertie Township	Stevensville	Lot 8, con. VIII, Bertie	Crushed limestone for roads.
"	Canada Cement Co	Port Colborne	Port Colborne	Limestone for cement.
"	Canada Cement Co	Port Colborne	Lot 5, con. I, Wainfleet	Limestone for cement.
"	Law Construction Co	Ridgeway	Lot 13, con. V, Bertie	Limestone for roads.
"	Walker Bros	Thorold	Lots 31, 32, con. IX, Stamford	Limestone for flux and paper mills.
Wellington	Alabastine Co. of Paris	Elora	Nicol tp	Hydrated lime and agricultural lime.
"	Christie Henderson Co	R.R. 2, Puslinch	Lots 2, 3, con. I, Puslinch	Hydrated lime.
"	Christie Henderson Co	Hespeler	Lots 2, 3, con. IV, Puslinch	Hydrated lime.
"	Gow, James	Fergus	Fergus	Crushed limestone.
"	Ontario Reformatory	Box 1448, Guelph	Guelph	Crushed limestone for roads.
"	Standard White Lime Co	Guelph	Wellington tp	Hydrated lime.
Wentworth	Barton Township	Mount Hamilton	Lot 13, con. VII, Barton	Crushed and screened limestone.
"	Canada Crushed Stone Corp., Ltd	Dundas	Dundas	Crushed and screened limestone and building stone.
"	Gallagher Bros	R.R. 2, Hamilton	Lot 14, con. VI, Barton	Limestone and lime.
"	Marshall, James	Hamilton	Lot 14, con. VII, Barton	Limestone and lime.
"	Middleton, J	Ancaster	Ancaster	Building stone.
"	Wentworth Quarry Co., Ltd	Vinemount	Lot 4, con. V, Saltfleet	Crushed and screened limestone.

CLAY PITS

County	Operator	Address	Location
Halton	Caledon Mountain Shale Brick Co	Credit Forks	Lot 10, con. IX, Caledon.
"	Halton Brick Co	Terra Cotta	Lot 28, con. II, Esquesing.
"	Interprovincial Brick Co	Milton Heights	Milton Heights.
"	Milton Pressed Brick Co	Plant No. 1, Milton	Lot 1, con. I, Esquesing.
"	Milton Pressed Brick Co	Plant No. 2, Milton	Con. I, Esquesing.
"	Toronto Brick Co	Milton	Lot 14, con. I, Trafalgar.
Lincoln	Grimsby Brick & Tile Co	Grimsby	Lot 22, con. I, Clinton.
"	Paxton & Bray	230 Queenston St., St. Catharines	Queenston St., St. Catharines.
Peel	Brampton Pressed Brick Co	Brampton	Lot 9, Centre Rd., Chinguacousy.
"	Caledon Mountain Shale Brick Co	Credit Forks	Lot 10, con. IV, Caledon.
"	Cooksville Shale Brick Co	Cooksville	Con. III, Toronto.
"	Interprovincial Brick Co	Terra Cotta	Lot 29, con. V, Chinguacousy.
"	Milton Pressed Brick Co	Streetsville	Streetsville.
"	Streetsville Pressed Brick Co	Streetsville	Streetsville.
Perth	Barnhardt, W. H	Stratford	Stratford.
"	Stratford Brick, Tile & Lumber Co	Stratford	Stratford.
Thunder Bay district	Fort William Brick & Tile Co	Fort William	Fort William.
Waterloo	Ott Brick & Tile Co	Kitchener	Kitchener.
Wentworth	Bartonville Pressed Brick Co	620 Lister Bldg., Hamilton	Bartonville.
"	Canadian Pressed Brick Co	Bartonville	Bartonville.
"	Crawford Bros	King andMacklin Sts., Hamilton	King and Macklin Sts., Hamilton.
"	Dominion Sewer Pipe and Clay Industries, Ltd.	Mimico	E. Flamborough tp.
"	Frid Bros	Macklin St., Hamilton	Dundas Rd. and Macklin St., Hamilton.
"	Hamilton Pressed Brick Co	Kensington Ave. S., Hamilton	Kensington Ave., Hamilton.
"	Hamilton and Toronto Sewer Pipe Co	R. H. New, Wentworth Ave., Hamilton	E. Flamborough tp.
"	New, Edward	133 George St., Hamilton	Ancaster Rd.
"	Ontario Sewer Pipe and Clay Products, Ltd.	Mimico	E. Flamborough tp.
York	Butwell, Richard	Humber Bay	Humber Bay.
"	De Laplante, J. E	Coleman	Dawes Rd., Toronto.
"	Don Valley Brick Works	Don Valley	Don Valley, Toronto.
"	Morley, W	Coleman	Dawes Rd., York tp.
"	Mt. Dennis Brick Works	2 Ruthven Place, Mt. Dennis	Mt. Dennis.
"	Ontario Paving Brick Co	353 Weston Rd., Weston	Weston Road, Weston.
"	Phippen and Field	150 Dawes Rd., Toronto	Dawes Road, York tp.
"	Pickett (Geo.) Co	Mt. Dennis	Mt. Dennis.
"	Pigott & Co	Eglinton Ave., Mt. Dennis	Mt. Dennis.

CLAY PITS—*Continued*

County	Operator	Address	Location
York	Price & Cummings	Humber Bay	Humber Bay.
"	Price & Smith	Greenwood Ave., Toronto	Greenwood Ave., Toronto.
"	Russell, Joseph, Estate	40 Blake St., Toronto	Blake St., Toronto.
"	Standard Brick Co.	Greenwood Ave., Toronto	Greenwood Ave., Toronto.
"	Sun Brick Co.	52 Toronto St., Toronto	Don Valley, Toronto.
"	Toronto Brick Co.	Sun Life Bldg., Toronto	Greenwood Ave., Toronto.
"	Wagstaff, A. H., & Co.	Greenwood Ave., Toronto	Greenwood Ave., Toronto.

COAL (Anthraxolite)

British-Colonial Coal Mines of Canada, Limited

The operations of this company in Balfour township, district of Sudbury, were more or less spasmodic during 1927.

After having suspended operations in the early spring, nothing was done until about the middle of September when a steam plant, consisting of a boiler and a 270 cubic foot Chicago Pneumatic, straight-line air compressor was installed.

Sinking was resumed in October for a short time and an additional 30 feet taken out of the shaft, thus completing the shaft to a depth of about 270 feet.

Since the completion of this work nothing further has been done other than the dewatering of the shaft for examination in the spring of 1928.

The operations were in charge of A. Wilson, Larchwood.

COPPER

Aconda Mines, Limited

This company has an authorized capital of $3,000,000, divided into shares of $1 par value each. Of this, 2,225,000 shares have been issued.

The officers of the company are: D. B. Rochester, president; S. S. Holden, vice-president; J. Lorne McDougall, secretary-treasurer. The directors of the company are: D. B. Rochester, S. S. Holden, D. A. McGillivray, F. W. Perras, J. McDonough, and J. E. Ryan. The head office of the company is at 75 Sparks Street, Ottawa.

In the fall of 1927 an option was taken on 21 claims, known as the Steep-Sheehan group, in Godfrey township, district of Cochrane; most of them are in lots 9, 10, and 11 of concession III. Stripping and trenching was carried out on claims Nos. 9,111, 12,049, 12,050, 12,051 and 12,052, and a number of sections showing copper and zinc with some values in gold were uncovered. The silver content at these places was small.

Further exploration work was carried on in 1928, and a 20 h.p. vertical boiler was used to operate two steam clipper drills for drilling of the showings. There were also 13 diamond-drill holes bored to a total depth of 4,500 feet.

Camp buildings, consisting of cookery, 24 by 30 feet, sleep camp, 24 by 30 feet, and office, 20 by 24 feet, all of log construction, were erected.

Twenty men were employed under the direction of G. R. McLaren, Box 549, Timmins, Ont.

Amity Copper and Gold Mines, Limited

Amity Copper and Gold Mines, Limited, has a capital of $3,000,000, in shares of $1 par value. F. W. Scriven is president. Sidney A. Pain is manager; and 10 to 12 men are employed at the property, which is situated in Pacaud township, district of Timiskaming.

During the year 1927, four diamond-drill holes, of a total footage of 1,800 feet, were put down from the surface. Lateral work on the 125-foot level amounted to 325 feet. The shaft was sunk from the 130-foot to the 260-foot level, and 170 feet of lateral work was done on the level established at 250 feet.

Five 30-ton cars of copper ore were shipped to Noranda smelter in the summer months.

A larger compressor of 960 cubic foot capacity was installed.

Potterdoal Mines, Limited

This company was incorporated on January 11, 1927, and the authorized capital is 3,000,000 shares of no par value, of which 2,227,458 are issued. The company owns 34 claims in Munro township and 7 in Warden township. These claims are located about 16 miles northeast of the town of Matheson, in the fifth and sixth concessions of Munro and the first concession of Warden, district of Cochrane.

The officers of the company are: C. A. Gentles, president; D. M. Hogarth, vice-president; Charles Ring, secretary; Paul Doal, manager, who succeeded Carl Erickson on November 10, 1927. The directors of the company are: C. A. Gentles and T. J. Agar, of Toronto; D. M. Hogarth, of Port Arthur; and R. S. Potter, of Matheson. The head office of the company is 302 C.P.R. Building, Toronto 2. The mine office is at Matheson, Ont.

Following the electrical survey of the claims by the Swedish-America Prospecting Corporation, exploration work was extended in 1927 by means of trenching, test pits, and diamond-drilling. Thirteen holes were drilled on the Munro claims, with a total depth of 1,985 feet; and on the Warden claims four holes with a total depth of 670 feet.

An inclined shaft, 7 by 9 feet, dipping 80° N., was sunk on the vein to a depth of 120 feet.

During 1927, 25 men were employed at the claims.

Early in 1928, a plant was installed and a new vertical shaft started, the first 50 feet being sunk by hand. This shaft is 115 feet north of the incline and is situated near the northeast corner of claim No. 17,180, on which the discovery was made. The shaft has two compartments, 4 by 5 feet and 5 by 5 feet, respectively.

With the installation of the plant, the shaft was drilled with air-drills. A 24-foot headframe was erected. The plant includes a 70 h.p. locomotive boiler, a Canadian Ingersoll-Rand air compressor, 12 by 12 by 10 inches, type PR-1, and a Canadian Ingersoll-Rand hoist, 8 by 10 inches, type SSR.

Buildings erected in 1928 include a power-house, 24 by 36 feet; a dry-house, 14 by 20 feet; a blacksmith shop, 16 by 24 feet; and a one-storey office, 20 by 24 feet. All are of frame construction. In 1928, the working force consisted of 32 men.

DOLOMITE

Crystallite Stone Products Company

The Crystallite Stone Products Company operated for six months in 1927 on lots 3 and 4, concession XII, Herschel township, Hastings county, with an average of seven men.

They shipped about 1,400 tons of dolomite to Hamilton.

P. J. Stringer, Bancroft, was manager.

FELDSPAR

Bathurst Feldspar Mines, Limited

The Bathurst Feldspar Mines, Limited, operated the mine in Lanark county, on the north halves of lots 15 and 16, concession VIII, Bathurst township.

The open pit is about 45 feet in depth and 200 feet long. At the time of the inspection in July, 1928, the company was shipping an average of five cars per week.

An average of 22 men was employed.

J. E. Sullivan is superintendent.

Genesee Feldspar Company, Incorporated

The Genesee Feldspar Company operated the property in concession XII, Monteagle township, Hastings county, during 1927, and shipped an average of two carloads per week. An average of 12 men was employed. The mine on lot 14, concession VIII, Monteagle township, was operated for about three months and produced 15 cars of feldspar.

Verona Quarries, Limited

The Verona Quarries, Limited, operated a feldspar property on lot 1, concession XIII, Portland township, Frontenac county, during the year. They employed an average of 15 men and shipped about 2,800 tons of feldspar.

C. A. McMahon is superintendent.

GOLD

Afton Mines, Limited

Afton Mines, Limited, owns and operates the old Golden Rose property at Emerald Lake, west of Lake Timagami, Afton township, district of Sudbury. The capital of the company consists of 2,000,000 shares of $1 par value. The board of directors comprises: E. W. Mitchell, president; P. M. King, secretary-treasurer; Alva H. Cole, of New York; and O. R. Smith and William Porri, of Sudbury, the latter being also manager.

The manager reports for the year 1927-28 as follows:—

> Mining work was started in November, 1927. The plant was repaired and the shaf retimbered where necessary. Crosscuts were driven from the shaft on the 150-foot level below the adit, or 230 feet below the surface. The north crosscut, about 160 feet in length, failed to find the bonanza vein, but cut the mineralized contact of greenstone and jasper. The south crosscut, about 110 feet in length, passed through the main shear zone, which was here 85 feet wide, assaying from 20 cents to $4.60 per ton in gold. One 5-foot section, not included above, assayed $24.85 in gold and silver. Drifts were started both ways from the location of this sample, and in the 35 feet of drifting completed at this point the values were from $1.00 to $4.60 per ton. Mining work was stopped on February 15, 1928.
>
> A campaign of prospecting the property by diamond-drilling was decided upon, but a drill and crew were not available until late in June. Three holes were drilled to depths of 730 feet, 1,366 feet, and 573 feet. All of these holes cut the main shear zone, the width and values being about the same as those cut in the mine workings. Two of the holes cut five new veins in the jasper, having values of $2.00 to $12.80 in gold. No. 2 hole, on a line with the main crosscuts, failed to find these veins. The drilling was completed on October 25, 1928.

Ankerite Gold Mines, Limited

This company is capitalized at $2,000,000, divided into shares of $1 par value each, of which $1,500,000 has been issued. Together with these shares there is a bond issue of $500,000. The company owns three claims in the township of Deloro, district of Cochrane, known as M. E. 60, 61, and 62.

The officers of the company are as follows: J. E. Dorrian, president; F. R. Weekes, vice-president; Miss M. J. Millar, secretary-treasurer; W. H. Seaman, manager. The directors of the company are: J. E. Dorrian and F. R. Weekes, of Montreal; C. E. C. Smith, National Club, Toronto, and W. S. Walton, Royal Bank Building, Toronto. The head office of the company is at the Canada Cement Building, Montreal. The mine address is Box 535, South Porcupine, Ont.

Mining work was actively carried on in 1927, and the mill operated throughout the year. For the company's fiscal year ending June 30, 1928, 72,618 tons of ore were treated. Ore was obtained from No. 1 vein at the 200- and 350-foot levels and from No. 5 vein at the 365- (sublevel) and 475-foot levels. A small tonnage was also obtained from No. 2 vein. All ore is hoisted through No. 2 shaft, sunk to a depth of 637 feet.

During the fiscal year 3,871.5 feet of diamond-drilling was done, of which 2,558 feet was done below the 475-foot level on No. 5 vein and 1,313.5 feet from the 600-foot level on No. 1 vein.

Besides this, the following development work was done:—

	Feet
Drifting and crosscutting	629
Raising	265

During the year the average number of men employed was 120, of which 12 were employed in the mill, 80 in the mine, and general 28.

Argonaut Consolidated Mines, Limited

Argonaut Consolidated Mines, Limited, operated their property in Gauthier township, district of Timiskaming, with a working force of 100 men, during the year 1927 and the first quarter of 1928, at the end of which time the mine was abandoned. The officials of the company are: J. H. Rainville, president; F. A. Labelle, first vice-president; J. A. Naud, second vice-president and general manager; A. Brodeur, secretary. The head office of the company is at 307 Canadian Express Building, Montreal. David R. Thomas is general superintendent, and he reports as follows:—

During 1927 and the first quarter of 1928, the production has been as follows:—

	Above 500-ft. level	Below 500-ft. level	Total
1927	8,335	19,538	27,873
1928 to March 31	140	3,988	4,128

The three best stopes in the mine have been No. 352 on the 350-foot level, No. 506 on the 500-foot level, and No. 1,018 on the 1,000-foot level. The 1,000-foot level opened up as one of the best in the mine, and the downward continuation of No. 1,018 vein below the 1,000-foot level was drilled before sinking was resumed. A vein was located on the horizon of the 1,125-foot level that corresponded in grade and position to No. 1,018; however, when this vein was reached on the new 1,125-foot level it proved to be No. 1,104, a small parallel lense in the footwall of No. 1,018 vein, and No. 1,018 vein did not extend to the 1,125-foot level. The diamond-drilling below the 1,000-foot level did not disclose any change in formation.

The two lower levels have proved very disappointing. A small amount of ore was found on the 1,125-foot level, but none on the 1,250-foot level, with the exception of a small stringer in diamond-drill hole No. 63.

A big mass of intrusive rock appeared on the 1,250-foot level, which cuts out the ore bodies in the eastern section of the mine and makes any further development very costly. In view of the adverse geological and structural conditions encountered in the bottom of the mine I feel reasonably sure that the mine will never prove profitable and therefore recommend that operations be suspended and the mine abandoned.

Barry-Hollinger Gold Mines, Limited

Barry-Hollinger Gold Mines, Limited, operated their property at Boston Creek, Pacaud township, district of Timiskaming, during 1927, with a force of 75 men. The capital was increased in May, 1927, from 3,000,000 shares to 4,000,000 shares, of $1 par value. H. C. Crow is president; R. Fennell is secretary-treasurer; Dr. E. H. Greene, James A. Dunn, and P. A. Barry are directors. R. M. Treloar is superintendent.

Building operations included the erection of four bungalows and a storehouse, besides additions to the cook-house and to the mill.

The mill treated 25,780 tons of ore, from which a recovery of $7 per ton was made.

DEVELOPMENT

	Crosscutting	Drifting	Raising
	feet	feet	feet
400-foot level	524	189	....
700-foot level	251	268	....
800-foot level	....	283	20
1,000-foot level	582	603	40
Total	1,357	1,343	60

Bathurst Mines, Limited

The authorized capital of this company is 4,000,000 shares of no par value, of which 2,225,006 were issued at the end of 1927. Of these shares, 950,000 were held by T. H. Bathurst, Limited, and 500,000 by the Price-Logan Gold Mines, Limited.

The officers of the company are: T. W. Bathurst, president; E. P. Gleeson, vice-president; F. C. Wright, secretary; Frank Carnegie, manager. The directors of the company are: T. W. Bathurst, E. P. Gleeson, T. H. Rea, R. H. New, and F. C. Wright. The head office of the company is at 51 Sparks Street, Ottawa, and the mine address is Narrow Lake, Ont.

The company's holdings include 30 claims of the Price-Logan, Daimpre, Bathurst, and Colburn groups, located about Car and Bathurst lakes, Skinner township, district of Kenora (Patricia portion).

In the Thirty-sixth Annual Report of the Department, part 3, 1927, the following account is given of the discovery of gold at the Bathurst property:—

> This discovery is a short distance west of the northwest bay of Car lake. It is reached by a trail from the small bay of Narrow lake north of the Dunkin discovery, which leads to the south end of Car lake. From here a canoe is used, or a footpath on the west shore of the lake.
>
> The discovery is what appears to be a broad lens of quartz about 45 feet by 20 feet. On the smoothed surface of and extending into the quartz, there are a number of showings of native gold, the largest of which is about an inch in diameter. These are in a linear arrangement extending over a length of about three feet. The quartz of this lens or dome is fine grained and sugary. Under the microscope it is a uniform-grained mosaic, which is quite unlike the quartz veins already described. Cutting across it are tiny stringers of white mica and chlorite. Feldspar was recognized in the hand specimen. Sulphides are scarce near the gold, but the edge of the lens is well mineralized. Pyrite, sphalerite high in iron, chalcopyrite, and galena were recognized.
>
> When the claims were visited at the end of August, they were being actively prospected. This is made difficult by a heavy covering of drift and bedded sands, which mantles much of the rock. However, several small quartz veins had been found and a larger one, with a maximum width of about 30 feet. On account of the covering, it was not possible at that time to form an idea of the continuity of these veins. A well-mineralized schist zone had also been found a short distance south of the original discovery. The rock here is much decomposed and very rusty. Arsenopyrite and pyrite appear to be the dominant sulphides, although the decomposed nature of the surface makes identification uncertain. Ancient pillow lavas form the country rock exposed in the neighbourhood of the veins. To the west, the lavas are intruded by massive biotite granite.
>
> There are other veins and schist zones in the neighbourhood. To the north of Car lake, a short distance east of the discovery, on a claim staked by C. G. Daimpre, there is a 9-foot quartz vein with a strike of 60 degrees. This is but slightly mineralized. At the northeast corner of the lake, there is a zone of schist, containing quartz stringers, with a strike of 70 degrees and a steep dip to the north, which has been stripped, showing about 20 feet at the widest place

Surface exploration was carried on during 1927 by trenching, stripping, and test pits on the various veins which were later thoroughly sampled. This work was in charge of B. H. Budgeon until February 1, 1928.

The following buildings have been constructed of logs: two sleep camps, 20 by 20 feet; cookery, 36 by 36 feet; office, 24 by 18 feet; power-house, 40 by 37 feet; dry-house, 18 by 12 feet; blacksmith shop, 18 by 12 feet; residence, 18 by 12 feet; headframe, 43 feet in height.

The following plant was installed and put into operation June 4, 1928: two 60 h.p. locomotive boilers; one Canadian Ingersoll-Rand air compressor, straight-line, type FR-2, capacity 528 cubic feet per minute; one Canadian Ingersoll-Rand hoist, 7 by 6 inches, type SSR.

A two-compartment shaft, each compartment 4 feet 2 inches square, was started and sunk to a depth of 20 feet. When inspected in August, 1928, the shaft had reached a depth of 223 feet, and a level had been cut at 200 feet. This shaft is located on claim K.R.L. 4,758, 35 feet south of the main vein, which strikes N. 40° W. The camp buildings are located on the west side of claim K.R.L. 4,757.

When inspected the Bathurst Mines, Limited, was employing 23 men, of whom 6 were underground. Frank Carnegie took over the management in April, 1928.

Bennett Mining Company, Limited

This company had an authorized capital of $2,000,000, divided into shares of $1 par value each. Twelve claims were owned in the township of Maisonville, nine in McVittie township, and two in the Gillies limit. The main group of claims on which work was done was that known as the Smith Labine, comprising parts of lots 9 and 10, concession II, township of Maisonville, district of Timiskaming.

For a short time in 1927, work was carried on at the Smith Labine group and crosscutting was done from the shaft, located at about the centre of claim No. 3,688. This shaft had been sunk to a depth of 530 feet, with levels at 125, 250, 375, and 500 feet. Most of the crosscutting done in 1927 was at the 500-foot level.

Operations were discontinued in June, 1927, and the plant was dismantled. Later in the year a part of the plant was moved to the Bennett Pacaud property, in the Boston Creek area.

The Bennett Pacaud Mining Company, Limited, organized in 1927, with a capital of $5,000,000, is now the holder of the claims formerly owned by the Bennett Mining Company, Limited.

W. F. Bennett was president of the Bennett Mining Company, Limited, and C. E. Johnson, secretary-treasurer. The head office was at 1454 Yonge Street, Toronto.

While in operation in 1927 the Bennett Mining Company, Limited, employed 25 men.

Bennett Pacaud Mining Company, Limited

The Bennett Pacaud Mining Company, Limited, began surface work on November 1, 1927, on the Allied claims adjoining the Miller Independence and the Boston-McCrea in Pacaud township, district of Timiskaming. J. M. C. Dunlop is manager, and 8 men were employed.

Surface trenching was done during the winter and diamond-drilling during the spring months.

Bidgood Consolidated Mines, Limited

Bidgood Consolidated Mines, Limited, has a capital of $3,000,000, in shares of $1 par value. The mine is in Lebel township, district of Timiskaming. Leo Erenhous is president; M. J. Wallace, vice-president; and W. B. McPherson, secretary-treasurer. The head office of the company is at 171 Yonge Street, Toronto.

John McPhee is manager, and 21 men are employed.

The mine was pumped out in May. Diamond-drilling from the surface and from the 600-foot level was done during June and July, and mining was resumed in August. The work done in 1927 comprised 435 feet of drifts, 320 feet of crosscuts, and 87 feet of raising on the 300- and 400-foot levels.

A bunk-house, 26 by 34 feet; two residences, 20 by 22 feet and 24 by 30 feet; an assay office, 18 by 26 feet; and a thaw-house, 6 by 9 feet, were erected.

Blue Quartz Gold Mines, Limited

This company has an authorized capital of $3,000,000, divided into shares of $1 par value each. The officers of the company are: H. C. Crow, president; Jas. A. Tuck, vice-president; Miss E. V. Marett, secretary-treasurer. The directors are: H. C. Crow, Jas. A. Tuck, E. H. Greene, and A. G. Parker, all of Toronto; J. H. W. Crow, Birmingham, England; and H. Hibbard, Gillingham, England. The head office of the company is at 1104 Northern Ontario Building, Toronto. The mine office is at Matheson, Ont. N. O. Carpenter was superintendent throughout 1927 and was succeeded by W. Boyd Caldwell on February 18, 1928.

The company was formed as a merger of the Santa Lucia Gold Mines, Limited, and Cartwright Goldfields, Limited, and the holdings included some 600 acres at Painkiller lake, Beatty township, district of Cochrane.

Early in 1927 the winze, 1,000 feet northwest of the main shaft, was continued from 625 feet to a depth of 765 feet, and a level was cut at 750 feet. The main shaft was sunk to a depth of 514 feet. Development work was carried on at the 500-, 625-, and 750-foot levels, and the following work was done:—

	500-foot level	625-foot level	750-foot level
	feet	feet	feet
Drifting	260	186	447
Crosscutting	442	....	247
Raising	55	....	....

During the year the average number of men employed was 25.

British Canadian Mines, Limited

While no actual mining operations have been carried on at the Foley mine, near Mine Centre, Rainy River district, since the suspension of work mentioned in the Thirty-sixth Annual Report of the Department of Mines, it is understood that the workings from the north shaft have been kept unwatered.

Two men are maintained on the property as watchmen and to attend the pumps.

Buckingham Mines, Limited

During the summer of 1928, a crew of 26 men, under the management of J. Henderson, Shiningtree, were employed on the property of this company in Asquith township, district of Sudbury.

The old inclined shaft on the property was straightened and retimbered from the surface to the bottom, approximately 160 feet. On the completion of this work, drifting was to be done on the vein on this level.

A new headframe, power-house, and combined blacksmith shop, dry-house, and carpenter shop were erected.

The capitalization of the company was increased, by Supplementary Letters Patent, dated February 16, 1928, to $4,000,000, in shares of $1 par value.

Buff Munro Gold, Limited

This company owns four claims in Munro township, district of Cochrane, on lot 7, concession I, near the Croesus mine. Work at the property was in charge of Richard Haggerty, 710 Erie County Bank Building, Buffalo, N.Y.

From August 12 to November 30, 1927, a two-compartment shaft was sunk to a depth of 90 feet. Work was resumed again on May 7 and suspended June 8, 1928. Forty feet of drifting was done at the 90-foot level. A gasoline-driven air compressor of 120 cubic foot capacity was used.

Six men were employed.

Canadian Associated Goldfields, Limited

Canadian Associated Goldfields, Limited, operated their property in McVittie township, district of Timiskaming, during 1927 and the early part of 1928, with an average working force of 75 men. Dr. Geo. A. MacKay, of Toronto, is president, and T. A. Graves is manager.

Very little lateral development was done during the period except the opening up of stopes in preparation for starting production.

The mill ran from early in April, 1927, till the property was closed down on March 21, 1928.

Canadian Champion Reef Mining Company, Limited

The company is capitalized at $5,000,000, in shares of $1 par value.

The officers and directors, all of Toronto, are: Gideon Grant, president; Kenneth G. Robertson, secretary-treasurer; William D. McKay, Stuart W. Gooderham, and Geoffrey W. Adams, directors.

The operations of the company on the West Tree mine in the Shiningtree area, MacMurchy township, district of Sudbury, during the summer of 1928, were confined to retimbering and sinking the vertical two-compartment shaft. It was proposed to sink this shaft to a depth of 500 feet before undertaking any lateral work.

When the property was visited in September, 1928, the shaft had been completed to a depth of 380 feet.

T. R. Bulloch, Shiningtree, Ont., is in charge of the work, employing 33 men, 12 of whom constitute the sinking crew, working three shifts per day.

Cline Mines, Limited

This company was incorporated in 1927, with a capitalization of $3,000,000, divided into 3,000,000 shares of $1 each, to continue work on the Cline group of claims, 11 miles east of Goudreau station on the Algoma Central railway, in the district of Algoma, on which the option held by the Clines Canadian Gold Mines, Limited, a subsidiary of the Canada Mines Syndicate, had been dropped about the middle of May, 1926.

Spasmodic work on the sinking of a new so-called "Office" shaft was carried on during the fall, winter, and spring of 1927-28, during which time the shaft is reported to have been sunk a distance of 115 feet from the surface.

The work was under the management of Jas. P. Cline of Goudreau, Ont.

The officers and directors of the company are: Norman Paxton, president; Milton C. Weisman, secretary-treasurer; Maurice Eisenberg and Stewart Allen, directors, all of New York.

Columbus Kirkland Gold Mining Company, Limited

The Columbus Kirkland Gold Mining Company, Limited, has a capital of $5,000,000. The head office is at 903 C.P.R. Building, Toronto. Charles Stewart is president, William Conroy, vice-president, and Eric Oswald, secretary-treasurer. Don Jamieson and W. C. Benner are directors.

William Conroy is manager, and 6 men are employed.

The Cooper claim, L. 3,034, Teck township, was acquired in May, 1926, and four men were engaged in surface work during the summer and in sinking a shaft to a depth of 26 feet.

Surface trenching and the sinking of test pits was resumed in April, 1927, with a force of 6 men on claims at the west end of the north arm of Kirkland lake, in Teck township, district of Timiskaming. A shaft was sunk to a depth of 50 feet during the summer months, and 28 feet of drifting was done to the south into the hanging wall.

Coniaurum Mines, Limited

This company has a capitalization of $6,000,000, divided into 1,200,000 shares of $5 par value. The capital was increased 200,000 shares in July, 1927. Of the total capitalization, 1,076,080 shares are issued.

The officers of the company are: R. W. Leonard, president; A. L. Bishop, vice-president; C. S. Kennedy, secretary-treasurer; Fraser D. Reid, general manager. The directors are: R. W. Leonard and A. L. Bishop, St. Catharines; Fraser D. Reid, Alex. Longwell, W. G. Watson, J. E. Day, and J. Y. Murdoch, all of Toronto.

The mines are in the township of Tisdale, district of Cochrane. The head office of the company is at St. Catharines, and the mine office address is Schumacher, Ont. The company is controlled by the Coniagas Mines, Limited, and was formed in June, 1924, to consolidate claims of the Goldale, Armstrong-Booth, Strong-Bow, and Newray properties. The Coniagas Mines, Limited, owns 692,-750 shares in the company. During the year an issue of $800,000 of 7 per cent. bonds, maturing January 1, 1934, was authorized. This bond offering was made to shareholders and consisted of the right to subscribe for one bond, of a par value of $80, at 70 per cent. of the face value, and 8 shares of the company's capital stock at $3 per share for each hundred shares of stock held. Within the time limit for subscriptions, practically the whole issue was absorbed by the shareholders.

The balance sheet taken from the financial report for the year ending December 31, 1927, shows the following:—

ASSETS

Capital Assets (Coniaurum Mine):		
Cost of property	$2,197,948.05	
Mine development	991,435.52	
	$3,189,383.57	
Machinery and plant	134,900.53	
Camps and buildings	75,746.95	
Construction work in progress	40,523.60	
Advances on mill machinery contracts	14,677.71	
Camp equipment	2,306.05	
Assaying equipment	399.92	
Office and engineering equipment	1,752.73	
		$3,459,691.06
Investments		600,863.60
Current assets		61,259.04
Deferred charges		228,612.77
Discount on stock issued and subscribed for		1,802,160.00
		$6,152,586.47

CAPITAL AND LIABILITIES

Capital Stock:		
Authorized 1,200,000 shares of $5.00 each	$6,000,000.00	
Issued and fully paid, 1,000,000 shares	5,000,000.00	
Subscribed and fully paid, to be issued Jan. 2, 1928, 76,080 shares	380,400.00	
		$5,380,400.00
Six-year 7 per cent. first mortgage bonds, authorized issue $800,000, due Jan. 2, 1934; subscribed for and issued as of Jan. 2, 1928, par value		760,800.00
Current liabilities		11,386.47
		$6,152,586.47

For contingent liabilities there is shown an amount of $185,490.69 for contracts for mill machinery and construction.

The following statement of the working account is also taken from the financial report for the year ending December 31, 1927:—

DEBITS

Mining	$319,850.59	
Head office and administration	15,928.23	
Mines office and supervision	21,459.55	
General surface expense	6,766.49	
Operating sleep camps	1,909.06	
Operating boarding-house	1,417.02	
Maintenance of buildings	4,565.62	
Lands and roads	1,599.29	
Taxes and royalties	2,714.36	
Transportation and travelling	497.95	
Legal expenses	1,201.20	
Employees' bonus	441.46	
Organization expenses	385.00	
		$378,735.82

CREDITS

Interest on investments and bank deposits	$6,108.61	
Rents	588.00	
Cash discounts	374.66	
Net cost of mine development for the year transferred to mine development account	371,664.55	
		$378,735.82

The mine development account gives the following:—

DEBITS

Balance, January 1, 1927, brought forward	$615,447.35	
Adjustments re previous year's operations	4,323.62	
Net cost of mine development for the year transferred from working account	371,664.55	
		$991,435.52

CREDITS

Cost of mine development to date transferred to balance sheet	$991,435.52

The following development work was done during the year 1927:—

	Feet
Drifting	4,598
Crosscutting	5,130
Shaft-sinking	495
Raising	2,322
Diamond-drilling	12,488

The total development work done to January 1, 1928, including work done by the Coniagas Mines, Limited (working under Newray option), is:—

	Feet
Drifting	9,867
Crosscutting	19,792
Raising	3,485
Winzing	312
Shaft-sinking	2,111
Diamond-drilling	39,495
	Tons
Total waste hoisted	176,405
Total ore hoisted	21,765

A summary of the ore developed by drifting from the commencement of operations to January 1, 1928, is as follows:—

Ore Developed by Drifting to January 1, 1926

Level	Vein No.	Location	Length	Width	Assay	Remarks
			feet	feet		
400-foot	5	Old workings	175	15	$6.13	Developed by old company. Computed by mill test.
500-foot	10	Old work	184	7.6	7.00	Computed from Karr Lake Mining Co. assay plan of Goldale.
700-foot	2	E. & W. 9	270	4.1	12.60	Face and back sampled.
	5a	N. & S. 5 vein	65.5	3.4	5.99	" " "
	5	W. 9 crosscut	29	5.4	5.08	" " "
1,000-foot	5	E. & W. 9	95	6.3	5.73	" " "
	5	E. & W. 9.1	36	4.3	5.29	" " "
	7	E. & W. 10	291	4	5.21	" " "
	7	E. & W. 11	95	3.75	8.50	" " "
	9	E. & W. 10	47	3.2	66.90	" " "
	9	W. 10	65	2.8	8.53	" " "
	10	E. & W. 12	182	4.8	7.83	" " "
	11	E. & W. 11.1	95	2.85	3.20	
	12	E. of dike	12	2.5	6.83	Face and back sampled.
	12	W. of dike	135	3.1	6.56	" " "
	12a	E. 11.1	173	3.1	19.57	" " "
1,125-foot	5	E. &. W. winze	6	3	2.50	Cut by crosscut.
	9	E. & W. winze	32	2	4.83	13 ft. length of winze; 19 ft. drift.
1,250-foot	9	W. 10	15	3	10.57	Changed from 7 W. 10.
	8	E. & W. M.-2	116	3.8	6.61	
1,500-foot	1	W. 10	81	2.8	7.95	
	7	E. & W. 10	145.5	3.1	7.67	
Total			2,345			

Ore Drifted on during the Year 1927

Level	Location	Length	Width	Assay
		feet	feet	
850-foot...	No. 2 vein, W. 9	113	3.2	$8.37
1,125-foot...	No. 9 vein, W. winze	101	2.6	16.71
1,250-foot...	No. 12 vein, E. & W. 12	117	3.6	4.34
	No. 12 vein, W. 12.1	443	2.7	5.10
1,500-foot...	No. 7 vein, W. 10	204.5	2.5	10.87
	No. 7 vein, W. 10 E. H	21	2.7	7.08
	No. 7 vein, W. 10 N. 4 G.E	25	3.3	41.48
	No. 7 vein, E. & W. 10.1	311	2.9	31.07
	No. 7 vein, W. 10.1 N.H. G.E	20	5	78.50
	No. 7 vein, W. 10.1	59	3.7	31.88
	No. 8 vein, E. & W. 11	124	2.8	5.47
	No. 12 vein, W. 12	197	4.2	28.25
	No. 12 vein, E. & W. 11.1	101	4.1	4.39
Total...		1,836.5		

During the year 1927, exploration work was confined to the 850-, 1,125-, 1,250-, and 1,500-foot levels. The main shaft was sunk to a depth of 2,111 feet, and two new levels were established at 1,750 feet and 2,010 feet. It is noted in the annual report for 1927 that the veins drifted upon on the 1,500-foot level are, generally speaking, longer than on the upper levels, and the ore is of a much higher grade, but as yet there is no improvement in the width of the veins.

The programme for the year 1928 provides for the erection of a 500-ton ore-crushing plant and mill, these to be completed in the month of June. It is proposed to treat 250 to 300 tons of ore a day, and then gradually bring the mill to its full capacity as the mine develops. The milling practice will follow very closely that of the McIntyre-Porcupine Mines, Limited; the only marked deviation will be in the crushing and grinding of the ore. At the Coniaurum, ball mills will not be used. The ore will be crushed in rolls to pass a quarter-inch ring and reduced to slime in tube mills.

During the year 1927, a two-storey office building was erected convenient to the shaft-house and power plant.

Operations at the mine are under the direction of John Redington, mine manager, and Douglas Jones, mine captain. The average number of men employed during the year was 95, 50 of whom were in the mine and 45 on the surface.

Conroyal Mines, Limited

Conroyal Mines, Limited, operated their property in Lebel township, district of Timiskaming, during 1927, with an average force of 35 men. Hugh Jardine is manager, and the directors are the same as in 1926.

Development work comprised 446 feet of drifts and crosscuts on the 300-foot level, 1,439 feet of drifts and crosscuts on the 550-foot level, and a 30-foot station. A winze had been sunk from the 550-foot level to a depth of 1,150 feet by the end of January, 1928.

Consolidated Mining and Smelting Company of Canada, Limited

This company, with a Canadian charter granted in 1906, has operated almost exclusively in British Columbia. Its capitalization is $15,000,000, divided into shares of a par value of $25 each, of which $12,721,575 had been issued up to December 22, 1927.

The officers and directors of the company are: J. J. Warren, president; W. L. Matthews, vice-president; S. G. Blaylock, vice-president; Sir Herbert Holt, E. W. Beatty, Sir Vincent Meredith, W. A. Black, F. G. Osler, J. C. Hodgson, H. Joseph, and J. K. L. Ross. J. L. Riley is secretary. The head office of the company is at 707 Drummond Building, Montreal, Que., and the British Columbia office of the company is at Trail.

In November, 1927, the company took an option on the Hill-Tivey-Sloan group of claims lying along the east shore of Lost bay, Confederation lake. This group comprises 36 claims in the township of Earngey, district of Kenora (Patricia portion) held by a syndicate of Timmins people.

In a report on the "Woman and Narrow Lakes Area," by J. W. Greig,[1] a description is given of an outcrop on the claims:—

> A short distance from the east shore of Lost bay and just south of Gill's base line, a vein outcrops. A forest fire during the summer of 1926 removed all vegetation from the rocks here so that they and the vein are well exposed. The rocks are pillow lavas and associated breccias. The vein is continuous, being traceable southward (strike average about 8 degrees) for a distance of 60 chains to a swamp, under which it disappears. It is narrow throughout, being a mere stringer at the north and having a maximum width of about four feet. Over most of its length it is minutely contorted, the banding showing this up distinctly, and is but sparingly mineralized. The walls and the schist, which is in some places included in the vein, are rusty-weathering, due to carbonate. There appears to be a little native gold in the vein.
>
> The vein lies practically on the boundary between claims K.R.L. 4,502, 4,505, 4,583, and 4,585 to the west and K.R.L. 4,503, 4,506, 4,584, 4,586 to the east, the posts being on the vein.

The group of claims was first optioned to Hollinger Consolidated Gold Mines, Limited, and during 1927 exploration in the way of stripping and trenching was done and the vein sampled. Work was discontinued in October, 1927, and the option was not exercised.

After the option was taken up by the Consolidated Mining and Smelting Company, work was started at the claims on December 24, 1927, and the following buildings of log construction were erected: sleep camp, 23 by 36 feet; cookery, 23 by 34 feet; office, 18 by 24 feet; assay office, 20 by 24 feet; storehouse, 14 by 16 feet.

The following plant was installed: two 20 h.p. locomotive boilers; Jenckes hoist, 8 by 10 inches; two Ingersoll-Rand gasoline-driven air compressors, 8 by 6 inches, each with a capacity of 220 cubic feet; a Leyner drill sharpener.

The plant is housed in log buildings, which include a boiler-house, compressor and hoist-house, and blacksmith shop. The headframe is 30 feet in height. When the property was inspected in August, 1928, a three-compartment shaft, each compartment 4 feet 6 inches square, had been sunk to a depth of 260 feet, a level cut at 250 feet, and crosscutting commenced to pick up the vein.

At the time of inspection, there were 12 men employed on the surface and 12 underground. Alex. Daigle was in charge of the work at the property, under P. F. Osler, 505 Confederation Life Building, Winnipeg, Man.

Cooper Gold Mines, Limited

Cooper Gold Mines, Limited, has a capitalization of 2,000,000 shares of $1 par value.

The officers and directors are: W. H. Stafford, Almonte, president; A. Curtin, 302 Bay Street, Toronto, secretary-treasurer; F. H. Hamilton, Friars House, New Broad Street, London, England; W. S. Myhill, Sault Ste. Marie; A. L. Burgess, Toronto.

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[1] Ont. Dept. Mines, Vol. XXXVI, pt. 3, 1927, p. 108.

Development work has been carried on for the past two years on two of the claims held by the company, in the Michipicoten area, township 29, range 23, known as the Minto and the Jubilee properties.

The total amount of work completed on these properties since the commencement of operations up to the end of the fiscal year, April 30, 1928, is as follows: At the Minto mine, the No. 1 shaft, 5 by 11 feet, incline 45 degrees, has reached an inclined depth of 120 feet. The No. 2 shaft, 14 feet 6 inches by 6 feet, vertical, three compartments, has reached a depth of 340 feet, with stations at 121, 221, and 321 feet.

NO. 2 SHAFT DEVELOPMENT

	Feet
1ST LEVEL:	
Station-cutting	90
Drifting and crosscutting	2,016
Total	2,106
2ND LEVEL:	
Station-cutting	21
Drifting and crosscutting	1,062
Raises	132
Total	1,215
3RD LEVEL:	
Station-cutting	35
Drifting and crosscutting	1,123
Raises	168
Total	1,326

At the Jubilee mine, the No. 1 shaft, 8 by 11 feet, incline 33 degrees, two compartments, has reached a depth of 375 feet, with stations at 185 and 285 feet. The ultimate depth of the shaft will be 550 feet.

Diamond-drilling on the Minto property amounted to 2,533 feet, on the Cooper to 1,346 feet, and on the Jubilee to 9,197 feet, making a total of 13,076 feet.

Work on the Minto property was stopped on October 10, 1927, the pumps were pulled, and the workings allowed to fill until a mill is constructed to treat the ore developed.

The decision as to size and type of mill to be erected is awaiting the result of development work on the Jubilee claim.

On November 1, 1927, work was commenced clearing a shaft site on claim No. 3,400, the Jubilee. Buildings were erected, and the machinery from the Minto was moved over to this location and installed. Sinking on the Jubilee shaft was started on December 13.

Additional compressor capacity has been installed at the Jubilee, a duplicate of the Minto 720 cubic foot, PRB-2, Canadian Ingersoll-Rand compressor having been acquired from the W.J.9 operation of the Huronian Belt Company.

The mine staff includes John Knox, Jr., manager; Frank McLennan, underground superintendent; and W. L. Loughrin, accountant.

Crown Reserve Consolidated Mines, Limited

The Crown Reserve Consolidated Mines, Limited, began diamond-drilling on their property at Larder Lake, McVittie township, district of Timiskaming, on June 1, 1927. Ziba Gallagher is president; W. H. Marsh, secretary; Leo Erenhous, managing director; and N. J. Evered, manager. Forty men are employed.

Four diamond-drill holes, one of only 162 feet, were put down from the surface; and three diamond-drill holes were drilled from underground. The drilling from the surface amounted to 3,176 feet, and the drilling underground to 3,487 feet.

Shaft-sinking below the 550-foot level was started on December 1. The three-compartment shaft reached a depth of 700 feet on January 1, and a depth of 1,200 feet by the middle of April, 1928.

De Santis Gold Mining Company, Limited

This company has an authorized capital of $4,000,000, divided into shares of $1 par value each. It was incorporated on May 21, 1928, to take over the holdings of the De Santis Development Company, Limited, in Turnbull township, district of Cochrane. Eight claims are held outright, and four are still unpatented. These are situated in the southwest corner of the township.

The officers and directors of the company are: Peter De Santis, president; F. B. Ferrari, vice-president; G. Guistini, secretary-treasurer; F. Prasto, Luigi De Luca, Luigi D'Alesandre, Dominico Colamico, A. Fresco, and E. Marinacci, directors. All are residents of Timmins. The address of the company is Box 1299, Timmins, Ont.

Work was carried on in 1927 until June 15 and was then suspended until December 11. A two-compartment shaft, 5½ by 9 feet, was sunk to a depth of 125 feet, and from that level 45 feet of crosscutting was done.

The plant consists of two vertical boilers, 12 and 15 h.p.; one Canadian Ingersoll-Rand compressor, straight-line type, capacity 110 cubic feet per minute; and one 6- by 8-inch Jenckes hoist. The buildings are all of log construction and include a power-house, 20 by 40 feet; a cookery, 20 by 30 feet; sleeping camp, 20 by 30 feet; and storehouse, 18 by 24 feet.

Following the resumption of work in December, 14 men were employed under John Valve as mine captain.

Dome Mines, Limited

The authorized capital stock of Dome Mines, Limited, consists of 1,000,000 shares of no nominal or par value, of which 46,666 are held under an agreement in trust for the company; the dividends on these shares are returned to the treasury of the company.

The mine is in the township of Tisdale, district of Cochrane. The directors of the company are: Jules S. Bache and Morton F. Stern, New York; Alex. Fasken, Wallace Nesbitt, and R. F. Segsworth, Toronto; G. C. Miller and R. W. Pomeroy, Buffalo, N.Y.; Dwight B. Lee, Detroit, Mich.; and Innis P. Allen, Rochester, N.Y.

The executive officers of the company are: Jules S. Bache, president and treasurer; H. P. De Pencier, first vice-president and general manager; G. C. Miller, second vice-president; Morton F. Stern, third vice-president; Alex. Fasken, secretary; C. W. Dowsett was general superintendent until May 1, 1927, when he resigned to accept an important appointment in South Africa; E. P. Goetz, assistant treasurer and assistant secretary; C. C. Calvin, assistant secretary; John B. Robinson, assistant secretary. The offices of the executive and financial departments are at 42 Broadway, New York, and the Toronto office is at 36 Toronto Street.

In the annual report to the shareholders for the year ending December 31, 1927, the balance sheet shows the following:—

ASSETS

CAPITAL:			
Mining claims and properties		$3,483,793.36	
Plant, etc., at depreciated replacement values as per appraisal plus additions since		2,968,936.56	
			$6,452,729.92
CURRENT:			
Cash on hand and in banks	$498,542.40		
Bullion en route	102,603.15		
Accounts and interest receivable	76,266.85		
Government, railway, and other bonds at cost	1,429,792.71		
Supplies, mining, milling, and mercantile	277,228.87		
		$2,384,433.98	
DIVIDEND ASSURANCE FUND consisting of:			
Cash in bank	$553.65		
Government, railway, and other bonds	2,350,019.37		
		2,350,573.02	
			4,735,007.00
PREPAYMENTS AND DEFERRED CHARGES			36,159.77
			$11,223,896.69

LIABILITIES

CAPITAL AND SURPLUS:			
Capital: Authorized 1,000,000 shares of no nominal or par value, all authorized to be issued for the properties and assets of the old company, the Dome Mines Company, Limited, at $7 per share		$7,000,000.00	
Surplus		1,860,431.56	
			8,860,431.56
CURRENT LIABILITIES:			
Accounts, salaries, and wages payable		$115,398.56	
Accrued income and other taxes		134,480.70	
Dividend payable January 20, 1928	$250,000.00		
Less: Dividends on shares held in trust for the company as above	11,666.50		
		238,333.50	
Unclaimed capital repayment and dividends		38,537.95	
			526,750.71
RESERVES:			
Operating equalization		$35,294.82	
Amortization of premium on bonds		8,228.99	
Depreciation plant and equipment		1,793,190.61	
			1,836,714.42
			$11,223,896.69

The net excess of current assets over current liabilities (including dividend payable January 20, 1928, amounting to $238,333.50) was $4,208,256.29, which includes $2,350,573.02 set apart as a dividend assurance fund, as compared with $3,234,179.46 for the excess of current assets over current liabilities in 1926, which included $2,219,431.27 set apart as a dividend assurance fund.

The net income for the year ending December 31, 1927, amounted to $1,960,584.63, showing an increase of $175,750.39 over the previous year. The surplus also was increased by $547,423.62.

The operating and profit and loss account for the year ending December 31, 1927, showed the following:—

EXPENDITURE

OPERATING AND MAINTENANCE:		
Mining, including hoisting	$670,201.25	
Development and exploration	686,485.80	
Crushing and conveying	81,015.42	
Milling	519,283.83	
Administration expenses, general and executive offices	159,379.32	
Provincial and municipal taxes	65,649.56	
Insurance	25,121.73	
		$2,207,136.91
Reserved for income taxes		75,959.25
Profit for year		1,960,584.63
		$4,243,680.79

REVENUE

Earnings:		
Amalgamation bullion	$2,530,171.17	
Cyanidation bullion	1,501,572.89	
		$4,031,744.06
Non-Operating Revenue:		
Discount and exchange earned, less allowed	$7,382.69	
Miscellaneous	33,232.72	
Bond interest	161,999.10	
Bank and miscellaneous interest	9,322.22	
		211,936.73
		$4,243,680.79

APPROPRIATION ACCOUNT

Reserved for depreciation of buildings, plant, etc.	$444,247.01	Surplus Dec. 31, 1926	$1,313,007.94
Dividends Nos. 38, 39, 40	715,000.50	Less bonus to mine management and staff for 1926	15,580.00
Dividend No. 41 payable Jan. 20, 1928	238,333.50		$1,297,427.94
Surplus Dec. 31, 1927	1,860,431.56	Profit for year ended Dec. 31, 1927[1]	1,960,584.63
	$3,258,012.57		$3,258,012.57

During the year under review there were four dividends paid amounting to $953,334, or at the rate of $1 per share, this being a reduction in the dividend rate from the previous year when $2 per share was paid.

The following information is taken from the general manager's report:—

During the year, 620,580 tons were hoisted, of which 543,300 tons was ore and was sent to the mill for treatment; 86,280 tons was waste which was dumped on the surface.

The 620,580 tons milled yielded buillion worth $4,031,744.06, the average yield being $7.4208 per ton, as compared with $7.0903 for the previous year.

The yield of ore for the years 1926 and 1927 is compared as follows:—

Source	No. of tons		Value per ton	
	1926	1927	1926	1927
Stopes	522,410	504,104	$7.3877	$7.8780
Development	33,290	39,196	5.6674	5.5728
Total	555,700	543,300	$7.2846	$7.7127

The ore drawn from Dome Extension ground during the year was 51,793 tons, valued at $464,715.62, or $8.9725 per ton.

Stoping was carried on at all levels from the 3rd to the 16th, except at the 4th and 7th, and some sills were removed at the 9th, 10th, 11th, and 12th levels.

The expenditure on mining was $1.233 per ton of ore milled, as compared with $1.29 during the previous year.

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[1] Profit for the year ending December 31, 1926, was $1,784,834.24.

Development

The accompanying table gives details of the development accomplished during the year:—

SUMMARY OF DEVELOPMENT WORK FOR YEAR 1927

Level	Drifts	Cross-cuts	Drift and crosscut slashing	Raises and winzes	Box-holes	Raise, winze, and boxhole slashing	Sta-tions	Shafts	Total	Dia-mond drilling
	feet	feet	feet	feet	feet	feet	feet	feet	feet	feet
7th......	18	14	14	....	......	....	......	......	46	193
8th......	100	410	42	20	65	2	......	......	639	194
9th......	602	429	197	247	413	17	......	......	1,905	2,119.33
10th.....	943	572	156	335	436	....	......	......	2,442	461.5
11th.....	604	292	165	233	304	11	......	......	1,609	1,776
12th......	188	433	69	35	164	....	......	......	889	771.5
13th......	243	348	21	156	415	44	......	......	1,227	1,257
14th......	662	183	80	282	342	16	......	......	1,565	3,964.5
15th......	400	266	70	316	690	31	......	......	1,773	1,214.5
16th......	1,540	899	94	479	313	32	......	13	3,370	6,548
17th.....	430	213	73	93	219	6	......	......	1,034	1,825.75
18th......	1,923	378	145	529	235	21	......	712	3,943	4,230
23rd......	532	311	11	36	......	....	87	61	1,038	2,429.5
Total...	8,185	4,748	1,137	2,761	3,596	180	87	786	21,480	26,984.58

The expenditure on development and exploration work was $1.263 per ton milled, as against $1.364 for the preceding year. In these charges for 1927 were included an expenditure of $0.0684 per ton milled for outside exploration.

Important additions to the ore reserves were opened up in the vicinity of the working stopes during the year. Development done in the greenstone north of the sedimentary basin disclosed some ore on the 8th, 9th, 10th, 11th, and 12th levels. A crosscut being driven on the 13th level had not reached the ore.

At the 8th level, ore was found in small irregular shoots of low-grade material. At the 9th, shoot No. 934 was developed for 390 feet and stoped to a height of 135 feet above the level, yielding 25,618 tons of ore, averaging $6.89 per ton. This shoot extended to the 10th level where it was irregular and spotty. Another shoot, No. 936, lying 130 feet north of No. 934, was developed for 200 feet, averaging $5.31 per ton. The shoot did not persist upward but was found to have a flat dip.

At the 10th level, the same zone was reached by crosscutting, and the ore was opened up for a length of 285 feet with an average width of 30 feet, on which the sampling gave $5.84. It was expected that this ore shoot, No. 1,044, would connect with the No. 936 ore body on the 9th level.

The same ore shoot was reached at the 11th level and developed over a length of 320 feet, showing a width of 25 feet, with values of $7.80 per ton. This same zone was also reached at the 12th level, and drifting east and west had just started at the end of the year, values in the east drift showing $10.10 per ton. Before reaching this ore, known as No. 1,235, the crosscut on the 12th level passed through another patch of ore in the greenstone, characterized by irregular gold content and patches of fine visible gold and a little arsenic and tellurides. This shoot had not been encountered in the 13th level at the end of the year.

At the 14th level, development both by drifting and diamond-drilling did not produce any ore.

At the west end of the 16th level drift, 975 feet west of No. 3 shaft, a diamond-drill hole dipping 74°33′ from the horizontal was drilled 1,269 feet to the horizon of the 22nd level, and cut a narrow belt of porphyry and porphyry stringers without intersecting any ore. A crosscut driven south from the west end of this drift for a distance of 602 feet cut the porphyry, and from the south end of the crosscut a diamond-drill hole explored the greenstone on the south side but did not intersect any ore in a depth of 557 feet. The porphyry at the 16th level was 185 feet thick.

The 16th level east was continued 1,141 feet to a point in Dome Extension ground 1,190 feet east of the boundary between the Dome and the Dome Extension. Along the drift, diamond-drilling explored the sedimentary basin and the margin of the porphyry to the south, and some ore was found. Two other holes drilled from a station in crosscut No. 1,611 disclosed some ore lying in greenstone and porphyry at the west and south of a new mass of porphyry, which extends eastward with a steep rake to the east. Drifting had been done for a length of 125 feet, giving $7.58 over the width of the drift. The same zone was reached at the 18th level, 2,600 feet east of No. 3 shaft in the centre of the Dome Extension, but at the end of the year no ore had been located.

Early in 1927, it was decided to explore the ground between the sediments near the boundary between the Dome and the Dome Extension, this area being that in which the deepest ore had been found in the sediments. No. 5 winze was sunk to a depth of 773 feet, which is 61 feet below the 23rd level horizon, and a station was cut at the 23rd level, which is 3,075 feet below the collar of No. 3 shaft. The winze entered porphyry at a depth of 25 feet below the 18th level and continued in porphyry to the bottom. At the 23rd level, a drift was driven northeastward in porphyry for 260 feet, and from this point a crosscut was run north 250 feet in porphyry, from which further drifting northeastward for 175 feet encountered the greenstones on the north side of the porphyry. This drift was continued 80 feet in the greenstone. Diamond-drilling from points near No. 5 winze on the 23rd level determined that the mass of porphyry is approximately 1,200 feet thick on the horizontal and that it occupies the whole area beneath the sediments in which the Dome ore bodies occur at the 18th and 17th levels above. No ore was found in the porphyry at the 23rd level. The greenstones encountered in the drift to the east were well schisted but no ore was found. At the end of the year, diamond-drilling to the north in the greenstones had failed to locate any ore body.

Diamond-Drilling

During the year, 26,984.58 feet of diamond-drilling was done, as compared with 37,250.5 feet in the previous year.

Ore Reserves

The ore partially opened up in the greenstone from the 8th to the 12th levels, together with the additional ore found in the course of working in the old stopes, was estimated as equalling the ore milled from the stopes during the year, as far as tonnage was concerned, but the gold content was reckoned to be lower. Broken ore in the stopes amounted to 500,000 tons at the end of 1927, as compared with 575,000 tons at the end of 1926.

The Mill

The following are the results of the mill operation for the year:—

	Total value	Value per ton	Extraction, per cent.
Heads, 543,300 tons	....	$7.7117	....
Amalgam bullion	$2,530,171.17	4.6570	60.3890
Cyanidation bullion	1,501,572.89	2.7638	35.8389
Total	$4,031,744.06	$7.4208	96.2279

The tonnage milled was 12,400 less than in 1926, the reduction being principally due to a hoisting accident which reduced the tonnage in March to 36,400 tons.

The extraction was 96.2279 per cent., as against 97.33 per cent. in the previous year. The milling costs were $0.958 per ton, as compared with $0.901 for 1926.

The operating costs for 1927 amounted to $4.062 per ton, as compared with $4.167 for 1926.

During the year the average number of employees was: mine, 383; mill, 64; surface, 220: total. 667.

Dunkin Gold Mines, Limited

This company has an authorized capital of $4,000,000, divided into shares of $1 par value each. Of these shares, 1,500,000 were issued for the property and 1,500,000 have been issued to carry on the development work, leaving the balance of the shares in the treasury.

The officers of the company are: R. Home Smith, president; J. H. Black, vice-president; J. S. Masson, secretary; Colin A. Campbell, manager. The directors are: R. Home Smith, J. H. Black, J. R. L. Starr, J. S. Masson, Jas. A. Dunn, W. F. Spence, and S. A. Shoemaker. The head office of the company is the Northern Ontario Building, Toronto, and the mine address is Narrow Lake, Ont.

The company's holdings include thirteen claims at the end of the west arm of Narrow lake, K.R.L. 4,428-30, 4,433-38, 4,447-49, 4,926, located in the township of Skinner, district of Kenora (Patricia portion).

The discovery of the property is referred to in a report on the "Woman and Narrow Lakes Area," by J. W. Greig,[1] as follows:—

> In June, 1926, Thos. Dunkin made a discovery on Narrow lake that attracted much attention; it is situated on a narrow peninsula near the west end of the most westerly of the northern bays of the lake. The writer visited the place early in September. A few trenches had been made across the strike over a total length of about four chains. In each of these, veins had been exposed, but the trenches were not sufficiently closely spaced to permit joining the veins or forming an idea of the amount of quartz. There are several veins roughly parallel. These are not uniform in width and may be a series of roughly parallel lenses. One of these, which was exposed over a length of about 21 feet and had a width of from three to five feet, showed a good deal of native gold.
>
> The quartz of this vein is of a peculiar bluish colour. The vein is not solid but contains numerous vuglike cavities. In these, there are well-formed crystals of pyrite and a few poorly terminated quartz crystals. Native gold occurs on the walls of some of these cavities and fills tiny cracks extending from them into the quartz. A polished section showed no other mineral with the gold in the crack. A thin section of the quartz shows it to have been much crushed and, judging from the wavy extinction, to be under strain. Thin stringers of white mica cut across the quartz.
>
> Three specimens from the country rock were examined microscopically. One of these, from a place between two veins some 70 feet west of the showing of gold-bearing quartz described above was found to be completely altered. There is a good deal of chlorite and a little coarse

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[1] Ont. Dept. Mines, Vol. XXXVI, pt. 3, 1927, p. 109.

carbonate scattered through a groundmass that is largely quartz, which has evidently been introduced. Irregularly distributed through the quartz there are irregular areas and lanes composed almost entirely of clear, fine-grained alkali feldspar. Another specimen taken a few feet to the north is an altered feldspar porphyry. There are abundant phenocrysts of a feldspar near albite in composition, and one small quartz phenocryst was found in the section. The rock is much altered and contains considerable chlorite and carbonate. A third specimen, from a pit about 12 feet north of the veins, is again a porphyry with feldspar near albite in the groundmass and as phenocrysts. As usual, there is considerable chlorite and carbonate. Quartz veins, with a small amount of carbonate in them, cut the rock. Unfortunately the small amount of rock exposed in the trenches prevents the determination of the geological relations here. These specimens resemble the early feldspar porphyries associated with the lavas. The wall rock of the vein in which the abundant native gold is found is more altered than those described above. It is now a rusty decomposed rock on the surface and evidently largely carbonate.

Early in 1927, a considerable amount of assessment work was done on the properties, and the vein was uncovered for 250 feet with a width of from 2 to 12 feet. The vein has been traced by cross-trenches from the lake on claim K.R.L. 4,447. It runs east across K.R.L. 4,434 to the lake and shows up again on K.R.L. 4,435. The strike is N. 80° E., and the dip 75° N.

A plant was hauled to the property and installed early in 1928. This includes the following: an 80 h.p. locomotive boiler; a Canadian Ingersoll-Rand air compressor, FR-1, straight-line, capacity 528 cubic feet per minute; a Canadian Ingersoll-Rand hoist, 7 by 6 feet, type SSR.

A headframe, 30 feet in height, was erected, the shaft being located near the centre of claim K.R.L. 4,434. Sinking of a three-compartment shaft was started by hand on July 25, 1928, and when inspected in August was at a depth of 50 feet.

The buildings at the property, all of log construction, include the following: two sleep camps, 20 by 30 feet and 16 by 22 feet; cookery, 20 by 30 feet; storehouse, 18 by 24 feet; office, 18 by 24 feet; power-house, 33 by 36 feet; dry-house, 18 by 22 feet.

In the summer months of 1928, 40 men were employed, of whom 32 were on the surface.

Federal Kirkland Mining Company, Limited

Federal Kirkland Mining Company, Limited, has a capital of 5,000,000 shares of $1 par value. James E. Day, K.C., is president; Draper Dobie, vice-president; and Robert R. Brown, managing director. The company owns 9 claims and a fraction, which includes the Kirkland Combined property, in Teck township, district of Timiskaming. Lindsay Foss is manager, and 30 men are employed.

A 50-foot headframe was erected at the Combined shaft during September, and also the necessary mine buildings, including an office, 16 by 20 feet; a power-house, 20 by 30 feet; and shops, 20 by 30 feet. A 1,200 cubic foot air compressor and a 10- by 12-foot hoist were installed.

Sinking below the 200-foot level began in January, 1928, and the shaft had been completed to a depth of 700 feet by the end of April.

Fort Hope Mines, Limited

The authorized capital of this company is 3,000,000 shares, of a par value of $1 each, of which 1,500,000 have been issued for the property.

The officers of the company are: J. W. Morrison, president and managing director; Lorne B. Howey, vice-president; R. D. Cumming, secretary-treasurer. The directors are: J. W. Morrison, Lorne B. Howey, Fred G. McLeod, and R. D. Cumming, all of Haileybury, and Ed. Horne, New Liskeard. The head office of the company is at Haileybury, and the mine address is Fort Hope, Ont., via Tashota. Mining operations are being carried on under the direction of Colin R. Ferguson.

The company's holdings consist of 16 claims situated about 5 miles north of Fort Hope, a Hudson's Bay Company post, on Eabamet lake, an expanse of the Albany river, in the district of Patricia. Fourteen of these were purchased from Albany River Mines, Limited, and include claims P.A. 33 to 44 and P.A. 46 to 48. Two other claims, P.A. 49 and 50, were purchased from Fred G. McLeod.

The property is reached by canoe route in summer, 160 miles from Ombabika on the Canadian National railway. A winter road from Tashota, a distance of 115 miles, is also used for hauling supplies.

The larger group of the claims was staked in July, 1927, by Lorne B. Howey and William Smith. Prospecting work done in August resulted in the discovery of gold.

The following is taken from a report on the "Fort Hope Gold Area," by Dr. E. M. Burwash:—

> Traversing westward from the river connecting Opikeigen or Rib lake and Eabamet lake and about a mile northeast of the northeast bay of Eabamet lake, the first important discovery was made.
>
> The first few hundred yards from the river lies entirely over muskeg, but at a distance of a mile and a quarter from the river a rounded knoll of greenstone and hornblende schist with nearly east and west strike is encountered. Crossing this there is a fractured zone which runs in a northeast and southwest direction, in which visible gold was found, and a group of sixteen claims was staked. Later exploration and assays up to November 11 traced the deposit for a total length of 575 feet with values of 40 cents to $311 over widths varying from 8 to 78 inches. The average width sampled was 37 inches. Owing to the northwesterly dip of the vein, it left the shaft about 20 feet from the surface but was crosscut at 100 feet; some 200 feet of exploratory drifts were run by the first week of September. The values at that level were much the same as those at the surface, and the width of the vein was from 2½ to 5 feet. A dike of porphyry was encountered, which was followed for a short distance northward where it expands to a width of 4 feet. It cuts across the vein interrupting the ore body and is therefore younger than the ore and of no significance either as regards its origin or its location. The appearance of the porphyry is very similar to that seen at Kirkland Lake and elsewhere; but the age relations are entirely different, since at Kirkland Lake the intrusion and ater fragmentation of the porphyry dikes by earth movements took place before the deposition of the ore. The country rock is ellipsoidal lava, of the usual grey-green colour, which has been rendered schistose and either altered in part to hornblende schist or intruded by basic dikes, which have later been so altered. There are numerous fractures traversing it in a variety of directions, along which some movement appears to have taken place, but for the most part these faults are older than the ore body, which is only slightly displaced by the later porphyry dike. Later than the porphyry, there have been intrusions of a very fine grained material, which has much the appearance of rhyolite. It occurs only in very small dikes and is of no importance as to mineralization or mine operation. The mine is situated about a mile north of the contact of the greenstone with granite. The ore consists of quartz deposited between the fragments of the country rock along a zone of fracture. The accessory minerals in the order of their abundance are pyrrhotite, pyrite, chalcopyrite, and calcite. Native gold also occurs and is visible in some parts of the vein. Most of the gold apparently is carried in the quartz, although the sulphide mineralization extends into the fragmented country rock as well.

A plant was installed at the property early in 1928 and includes the following: two 50 h.p. locomotive boilers; a Canadian Ingersoll-Rand air compressor, 12 by 12 inches, type FL-1, three-drill capacity; a Jenckes hoist, 6 by 8 feet.

Buildings, all of log construction, include the following: power-house, 26 by 40 feet; blacksmith shop, 20 by 27 feet; cookery, 35 by 41 feet; two sleep camps, 21 by 27 feet; office, 25 by 27 feet.

When the property was inspected in August, 1928, a two-compartment shaft, compartments each 4 feet 6 inches square, was sunk to a depth of 116 feet and a level cut at 100 feet. This shaft is located on claim P.A. 39, just east of the vein. Crosscutting had been started.

Twenty-four men were employed at the property.

Four Nations Reserve Mining Company, Incorporated

The Four Nations Reserve Mining Company, Incorporated, operated their property in Grenfell township, district of Timiskaming, during the latter part of the year with a force of 35 men. The two-compartment shaft was sunk to a depth of 250 feet.

The board of directors is the same as in 1926, but the head office is at 47 West 34th Street, New York. Victor E. Lundberg is president and manager.

Besides additions to the dry-house and the dormitory, the following buildings were erected: office, 40 by 26 feet; staff-house, 50 by 26 feet; assay office, 16 by 24 feet; smithy, 30 by 25 feet; thaw- and fuse-houses, 8 by 10 feet; and an oil-house, 10 by 12 feet.

The shaft was continued to a depth of 526 feet in the first quarter of 1928, and a total of 2,500 feet of drifts and crosscuts were driven. These included a 1,600-foot crosscut south on the 500-foot level, drifting east and west for 400 feet, and a 160-foot crosscut north.

The mine closed down on September 15, 1928.

Furness Gold Mines, Limited

This company has an authorized capital of $3,000,000, divided into shares of $1 par value each. The officers of the company are: John Cowan, president; Thos. Ramsay, vice-president; G. P. Campbell, secretary-treasurer; Jos. Houston, consulting engineer; H. R. M. Turner, superintendent. The directors of the company are: John Cowan, London, England; G. P. Campbell, Toronto; Thos. Ramsay, Hamilton; and H. L. Rathwell-Jackson, Broughton-in-Furness, England. The head office of the company is at 907 Kent Building, Toronto; and the mine office address is Box 542, South Porcupine, Ont.

The company owns 5 claims, known as the Whalen-James property, on the Shaw-Deloro boundary, towards the north. These claims comprise Nos. H.R. 885 (13,245), H.R. 887 (13,246), and H.R. 889 (13,247), in the township of Shaw, and H.R. 886 (T.R.S. 770), and H.R. 888 (T.R.S. 771), in the township of Deloro, district of Cochrane.

The plant consists of the following: one Chicago Pneumatic compressor, 14 by 12 inches, type NSB, capacity 524 cubic feet per minute, driven by a 100 h.p. induction motor; an Allis-Chalmers air hoist, 8½ by 10 inches; one 12 h.p. vertical boiler. The electric power for plant is obtained from the substation of the Northern Canada Power Company, Limited, at South Porcupine, over a line 3¼ miles in length. Power is transmitted at 12,000 volts and transformed at the plant to 550 volts.

The buildings comprise bunk-house, 40 by 24 feet; office, 18 by 20 feet; cookery, 40 by 22 feet; dry-house, 12 by 16 feet; power-house, 24 by 30 feet; and blacksmith shop, 10 by 14 feet. A headframe, 37 feet in height, was erected; and a two-compartment shaft, with compartments 5 feet 6 inches by 5 feet and 4 feet 8 inches by 5 feet, was sunk to a depth of 155 feet. A level was cut at a depth of 125 feet. The shaft is located on claim H.R. 887 near the Shaw-Deloro boundary. Work was started in February, 1927, and carried on throughout the year. Together with the sinking of the shaft, 185 feet of drifting was done. Operations were suspended on May 11, 1928. Between January and May, 1928, 441 feet of drifting was done at the 125-foot level.

During the year 1927, an average of 20 men was employed.

Gold Hill Mines, Limited

Gold Hill Mines, Limited, operated their property in Catharine township, district of Timiskaming, in 1927 and the first half of 1928 with a working force of from 40 to 70 men. D. H. Angus is president and managing director; and C. F. Tuer, of Haileybury, is secretary-treasurer.

A 75-ton mill was erected on the property and went into operation on September 1. The property closed down in July, 1928.

A report on the property by Victor A. James in part is as follows:—

> The veins are narrow—6 to 21 inches—quartz-filled fissures, often showing a heavy mineralization of pyrite and fine native gold. A little schist is found along the walls, but as a rule it carries only very low values.
>
> For a great part of its length, the No. 1 vein occurs on the contact of a basic dike of lamprophyre and the Keewatin basalt.
>
> A small persistent syenite dike, striking nearly east and west and dipping about 70° S., appears on the surface and on all levels, and cuts across the vein. Near this dike, an enrichment has occurred on all levels. There is a length of over 900 feet of drifting on No. 1 vein at the 800-foot level, which shows commercial assays at frequent intervals over narrow widths.
>
> A diminution in width and value occurs from the 300- to the 500-foot levels, and an increase from the 500- to the 800-foot levels.
>
> It is recommended that drifting be continued eastwards on the 800-foot level as long as the present encouraging conditions continue, and that the shaft be sunk to a depth of 1,200 feet and lateral exploration continued to the east on the 1,200-foot level.
>
> The total development to July, 1928, is 6,100 feet and 3,600 feet of diamond-drilling.

Goodfish Gold Mines, Limited

This company was formed on May 30, 1927, with a capital of $6,000,000, in shares of $1 par value, of which 2,300,000 shares are issued. The head office of the company is at Kirkland Lake. A. J. Perron is president; George Cooper, vice-president; M. G. Hunt, secretary-treasurer; Robert Walker and Dr. J. A. Campbell are directors.

Construction work began in July with a force of 25 men, and the following buildings were erected: power-house, 22 by 52 feet; dry-house, 20 by 24 feet; shops, 18 by 48 feet; office, 14 by 24 feet; and a 45-foot headframe.

The following plant was installed in October and November: a 640 cubic foot air compressor driven by a 124 h.p. motor, and a double-drum Rand hoist driven by a 75 h.p. motor. In addition there are two 20 h.p. boilers, a 45 h.p. boiler, and a 540 cubic foot steam-driven air compressor. W. R. Sweet is superintendent.

The company owns 15 claims, comprising 630 acres, including the Goodfish and Providence properties in Morrisette township, district of Timiskaming.

Gosselin Syndicate

The Gosselin Syndicate operated their property in Cassels township, district of Nipissing, during the summer months with a force of 5 men. Thirty feet of drifting was done on the 30-foot level, and 32 feet on the 210-foot level of the winze. Placide Gosselin, Timagami, is manager.

Harkness-Hays Gold Mining Company, Limited

Very little work, since that reported in the Thirty-sixth Annual Report of the Department of Mines, has been done on the property of the company east of Schreiber, Thunder Bay district.

When the writer visited the area early in August, 1928, the property was idle and the actual accomplishments in the past year could not be ascertained.

The officers and directors of the company, as of December 31, 1927, are: Edward Bickel, New York, president; E. M. Woods, New York, secretary; Harold L. De Wald, Philmont, N.Y., treasurer; W. Dean Hays, Schreiber, manager; W. F. Langworthy, Port Arthur, and B. H. Bickel, New York.

Harris Consolidated Mines, Limited

This company has an authorized capital of $12,000,000, divided into shares of $1 par value each. The officers of the company are: L. G. Harris, president; R. T. Jeffrey, vice-president; E. M. Ivey, secretary-treasurer; Oscar Knutson, manager. The directors of the company are: L. G. Harris, R. T. Jeffrey, and Dr. K. McVey, all of Toronto; N. C. Harrison and R. H. Johnson, both of Boston, Mass.; Sir A. Welby and Sir J. P. Newman, London, England. The head office of the company is at 807 Reford Building, Toronto 2. The mine address is Box 512, South Porcupine, Ont.

The company has claims in Tisdale, Whitney, Cody, and Robb townships in the Porcupine mining division, as well as holdings in the Larder Lake mining division. The Beaumont property, comprising some 15 claims located in the northeast portion of the township of Tisdale, district of Cochrane, forms a part of the holdings. Operations were resumed in October, 1927, at this property, which had been closed down since 1922.

A shaft had been sunk to a depth of 320 feet, and arrangements were made to deepen this shaft and carry on development. From October to the end of 1927, the buildings and plant were remodelled and a 75-foot headframe erected over the shaft on claim No. 12,765. This shaft has two compartments, each 4 feet 6 inches by 4 feet 8 inches Sinking operations were resumed on April 1, 1928.

The plant at the Beaumont mine consists of the following: Canadian Ingersoll-Rand drill compressor, steam-driven, capacity 600 cubic feet per minute; Sullivan compressor, type WJ-4, in two units, each with a capacity of 700 cubic feet per minute; 90 h.p. Watrous horizontal return tubular boiler; Vulcan hoist, 10 by 14 inches; 10 h.p. engine for dynamo, capacity 200 lights. Electric power was obtained early in 1928 from the Northern Canada Power Company, Limited, the line that formerly served the Davidson mine being extended to the Beaumont mine. A 200 k.v.a. synchronous motor was installed to drive the Sullivan compressor and a 52 h.p. motor to drive the Vulcan hoist.

Eighteen men were employed during 1927.

Hayden Gold Mines, Limited

The authorized capital of this company is $5,000,000, divided into shares of $1 par value each.

The officers of the company are: Jas. S. Pearce, president; Bert W. Lang, vice-president; Willis M. Spaulding, secretary-treasurer. The directors of the company are: Jas. S. Pearce, Bert W. Lang, R. C. Berkinshaw, Henry McK. Haserot, Edward D. Phillips, Bart Sproule. The head office of the company is at 509 Brisbane Building, Buffalo, N.Y., and the Toronto office at 611 Federal Building, 85 Richmond Street.

The company's holdings are in the townships of Ogden and Deloro, district of Cochrane. No work was carried on in the mine during the year, but in December, 1927, a campaign of diamond-drilling was resumed on the surface;

and at the south centre claim of the group, hole No. 4 was deepened from 673 feet to 1,039 feet. Up to August, 1928, 5 holes, averaging in depth 800 feet, had been drilled, the work being done by Reed and Ryan, of Timmins.

Seymour Stevens was in charge at the property.

The following reference is made to the property in a report on "Ogden, Bristol and Carscallen Townships," by J. E. Hawley:[1]—

> The Hayden Gold Mines, Limited, was incorporated in 1912, and in 1915 sank a shaft near a 15-foot quartz vein in carbonated schists.
>
> The outcrops consist of schistose and carbonated basic Keewatin lavas, into which small dikes and a stock of Algoman quartz porphyry have been intruded. Keweenawan olivine diabase cuts diagonally northwest across the schists. Immediately to the south of the shaft, a 15-foot massive quartz vein containing abundant, partly assimilated inclusions of quartz porphyry strikes east and dips about vertically. This vein may be traced intermittently approximately 10 chains to the east of the shaft and 20 chains to the west. At a point 15 chains west of the shaft, a second vein of similar dimensions appears, but is drift-covered to the west. North of this a small mass of quartz porphyry intrudes highly carbonated, rusty-weathering schists. On the surface these veins and the adjoining wall rock are only sparingly mineralized. Samples from the mine dump, however, show schists mineralized with pyrite in disseminated form and as large cubes. A large amount of quartz thoroughly impregnates the rusty carbonate rocks, in which the larger veins range from three inches to a foot in width. They are mineralized with sulphides and carry some calcite. Tourmaline, pyrite, and small amounts of chalcopyrite are present.

Hewitt Mining Company, Limited

The authorized capital of this company was originally 200,000 shares, of a par value of $5 each, and the company was incorporated on March 3, 1927. This capital has been redivided into 1,000,000 shares, of $1 par value each, and increased to 4,000,000 shares, of a par value of $1, as of January 12, 1928.

The officers of the company are: A. M. Wood, president; Ralph Hewitt, vice-president; Solomon Zeitlin, secretary; Geo. Gray, Timmins, consulting engineer. The directors of the company are: A. M. Wood, Ralph Hewitt, Abraham Pollack, A. E. Hewitt, and Solomon Zeitlin.

Early in 1927, work was done on claim T.R.P. 6,057 and a pit sunk to a depth of 30 feet. Work was not actively carried on later in the year. In the winter of 1928, a plant was hauled to the property, which is about 20 miles south of South Porcupine, township of Tisdale, district of Timiskaming.

In a report by E. L. Bruce on McArthur, Bartlett, Douglas and Geikie townships,[2] the following reference is made to the property:—

> On claim T.R.P. 6,057, near the north boundary of Bartlett, there is a band of iron formation striking northwest, with the typical interbanding of silica and magnetite. In pits sunk on this band, flat veins of quartz are exposed. The thickness of the veins averages about one inch, and they are spaced several feet apart. These are said to have contained visible gold, but none was observed. Two chains northeast is a parallel zone of banded rock, which contains no magnetite, and the quartz bands are discontinuous and irregular as if they might have been introduced along a shear zone. Pyrite is fairly abundant and is more thickly disseminated in some bands. Also along the northeast wall, quartz veinlets up to a quarter of an inch in width cut into the wall. The outcrop consists of iron oxides from which gold can be panned, but a sample of several pieces of pyritized rock gave no gold on assay.

Hilltop Gold Mines, Limited

Hilltop Gold Mines, Limited, has a capital of 5,000,000 shares of $1 par value. The directors of the company are: Marland Woolnough, president; A. C. Thorburn, vice-president; George Tough, George Wilkie, and A. J. Young, secretary-treasurer. Henry Reamsbottom is manager, and 27 men were employed.

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[1] Ont. Dept. Mines, Vol. XXXV, pt. 6, 1926, p. 24.

[2] Ibid, p. 53.

Operations were carried on for the first seven months of the year on the company's property in Catharine township, district of Timiskaming; the shaft was continued from a depth of 140 feet to a depth of 400 feet, and a level was established at 265 feet.

An electrically driven mining plant was installed early in 1928. This consisted of: transformer equipment of two 150 k.v.a. Westinghouse transformers and the necessary switching equipment; an air compressor of 936 cubic foot capacity, driven by a 150 h.p. motor, and a double-drum Rand hoist, with 36-inch diameter drums driven by a 60 h.p. motor.

Sinking was resumed in May, 1928, and the shaft continued to a depth below 500 feet.

Hollinger Consolidated Gold Mines, Limited

The authorized capital of this company is $25,000,000, in 5,000,000 shares of $5 par value each; 4,920,000 shares were outstanding on December 31, 1927.

The officers of the company are: Noah A. Timmins, president; L. H. Timmins, vice-president; John B. Holden, secretary and treasurer; A. F. Brigham, general manager; and John Knox, assistant general manager. The directors are: Noah A. Timmins, L. H. Timmins, Wilfred L. McDougald, Jules R. Timmins, and Leo H. Timmins, all of Montreal; John B. Holden and Wilson Bell, of Toronto. The mine is at Timmins, Tisdale township, district of Cochrane. The head office is at Timmins, Ont., and the general office is at 602 Royal Bank Building, Toronto.

The following information is taken from the seventeenth annual report of the directors to the shareholders, covering operations for the year ending December 31, 1927:—

ASSETS

CAPITAL		
Mining properties		$22,493,785.17
Plant, brought forward from 1926	$283,603.78	
Additions during 1927	260,810.58	
	$544,414.36	
Less depreciation for 1927	544,413.36	
		1.00
Investment in other companies, less depreciation for 1927 and amounts written off		46,224.67
Tailings disposal site, less depreciation for 1927		21,042.00
Outlay to date in respect of Kamiskotia claims		240,137.45
		$22,801,190.29
DEFERRED		763,890.42
CURRENT:		
Cash on hand and in bank	$216,746.17	
Bullion in transit	662,688.24	
Accounts receivable	93,934.67	
Bonds and debentures	10,970,334.21	
Shares of other companies	1,087,000.00	
Accrued interest on investments	141,822.00	
		13,172,525.29
		$36,737,606.00

NOTE: In the bonds and debentures are included the amount of $4,850,000 for 6 per cent. first mortgage serial gold bonds of the Abitibi Electric Development Company, Limited, and the amount of $3,000,000 for 7 per cent. first mortgage 10-year sinking fund gold bonds of Horne Copper Corporation (Noranda Mines, Limited). These bonds were taken into the balance sheet at their actual cost.

LIABILITIES

CAPITAL STOCK:		
Authorized	$25,000,000.00	
In treasury	400,000.00	
		$24,600,000.00
CURRENT:		
Wages unpaid and accounts payable		370,910.55
Reserve for taxes, Dominion of Canada		300,449.93
SURPLUS:		
Balance of account for 1927	$10,170,842.20	
Added to surplus per profit and loss account	1,295,403.32	
Net surplus[1] carried forward		11,466,245.52
		$36,737,606.00

The profit and loss statement is taken from the general manager's report covering the operations for the year ending December 31, 1927, and is compared with that of the previous year:—

SOURCE OF INCOME:			1926	1927
Gold and silver produced			$14,780,636.60	$14,548,899.71
Interest on investments and other income			876,164.18	769,479.90
			$15,656,800.78	$15,318,379.61
DISPOSAL OF INCOME:	1926	1927		
General charges	$954,519.29	$724,398.22		
Milling charges	1,599,854.44	1,587,904.20		
Mining charges	5,076,505.60	5,195,322.42		
			7,630,879.33	7,507,624.84
Operating profit			$8,025,921.45	$7,810,754.77
DEDUCT (taxes):	1926	1927		
Province of Ontario	$216,353.61	$162,290.27		
Royalty to town of Timmins	35,000.00	60,155.90		
Municipal, to town of Timmins	....	101,644.45		
Municipal, to township of Tisdale	1,006.90	1,532.74		
Dominion of Canada and town of Timmins, reserve	381,345.89	220,200.00		
			633,706.40	545,823.36
			$7,392,215.05	$7,264,931.41
DEPRECIATION:				
Plant	$1,174,170.87	$544,413.36		
Tailings disposal site	12,625.20	12,625.20		
Investments in other companies and properties written down	5,739.26	59,583.89		
			1,192,535.33	616,622.45
Net profit from operations			$6,199,679.72	$6,648,308.96
Paid out in dividends			5,805,600.00	6,396,000.00
			$394,079.72	$252,308.96
Profit on sale of securities			....	533,094.36
Appreciation of shares of other companies			....	510,000.00
Added to surplus			$394,079.72	$1,295,403.32

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[1] The net surplus for the year 1926 was $10,170,842.20.

The yearly average costs are given as follows:—

DISTRIBUTION OF GENERAL CHARGES

Account	Sundries	Labour	Stores	Total	Per ton ore milled
General miscellaneous charges and administration		$339,976.71	$72,658.14	$412,634.85	$0.1894
Surface services		43,407.48	31,729.72	75,137.20	.0345
Insurance	$13,789.70			13,789.70	.0063
Marketing bullion	63,187.55			63,187.55	.0290
Workmen's compensation		159,500.49		159,500.49	.0732
Discount on U.S. exchange	148.43			148.43	.0001
Milling charges		649,040.38	938,863.82	1,587,904.20	.7290
Mining charges		3,292,703.64	1,902,618.78	5,195,322.42	2.3850
Total charges	$77,125.68	$4,484,628.70	$2,945,870.46	$7,507,624.84	$3.4465

NOTE: The total cost per ton of ore milled in 1926 was $3.9486.

The Mine

The development progress during the year 1927 was as follows:—

Level	Shafts	Drifts	Cross-cuts	Raises	Diamond drilling	Timbering		Excava-
						Shafts	Stopes	
	feet	feet	feet	feet	feet	feet	feet	tons
Surface					978.5			
100-foot		513			41		195	
200-foot		4,749	2,453		7,506		1,121	
300-foot		2,851	1,378	190	4,558		1,071	
425-foot		870	1,467	91	6,175		147	
550-foot		1,717	2,507	163	4,654		1,436	
675-foot		3,433	973	277	5,222		649	
800-foot		1,879	510	70	4,407		626	
950-foot		1,368	220	517	4,032		483	
1,100-foot		799	697	228	1,401		718	
1,250-foot		1,367	2,041	285	4,629		611	
1,400-foot		1,410	3,168	324	4,488		432	
1,550-foot		1,575	1,387	234	4,681		771	
1,700-foot		1,427	5,445	219	3,745		3,758	
1,850-foot		1,754	1,319	33	4,730		1,492	
2,000-foot		2,424	4,813	27	5,319		442	
2,150-foot	90	3,542	5,349		4,562	183		1,214
2,300-foot	426	844	3,733	55	1,333	443		884
2,450-foot	512	406	3,028	434	982	521		1,626
2,600-foot	600	252	3,259	442	781	600		1,348
2,750-foot	490	86	2,971	425		462		490
2,900-foot	328		1,145	735		314		1,716
3,050-foot	158		525	230		116		
3,200-foot	102					14		
Total	2,706	33,266	48,388	4,979	74,224.5	2,653	13,952	7,278

The total sinking, drifting, crosscutting, and raising for 1927 was 89,339 feet, and for 1926, 83,326 feet.

By January 1, 1928, the central shaft had reached a depth of 3,160 feet; the main shaft, 2,640 feet; No. 11, 2,780 feet; and No. 19 (Schumacher), 2,916 feet.

MINE PRODUCTION

Level	Broken ore in mine, Jan. 1, 1927	Ore broken during 1927	Ore removed during 1927	Broken ore in mine, Dec. 31, 1927
	tons	tons	tons	tons
Above 100-foot	6,070	23,932	21,690	8,312
Above 200-foot	98,663	341,443	236,398	203,708
Above 300-foot	52,147	139,304	139,270	52,181
Above 425-foot	85,427	57,250	105,717	36,960
Above 550-foot	97,371	127,930	142,758	82,543
Above 675-foot	54,089	76,478	78,814	51,753
Above 800-foot	36,893	120,013	113,901	43,005
Above 950-foot	113,647	140,212	155,285	98,574
Above 1,100-foot	127,429	74,456	93,542	108,343
Above 1,250-foot	116,999	112,680	183,755	45,924
Above 1,400-foot	223,134	108,677	256,677	75,134
Above 1,550-foot	104,694	207,834	214,097	98,431
Above 1,700-foot	6,731	310,585	165,004	152,312
Above 1,850-foot	13,723	286,546	174,089	126,180
Above 2,000-foot	....	57,202	51,904	5,298
Above 2,150-foot	....	35,202	32,847	2,355
Above 2,300-foot	....	7,773	7,773	....
Above 2,450-foot	....	3,775	3,775	....
Above 2,600-foot	....	2,108	2,108	....
Above 2,750-foot	....	551	551	....
Total, 1927	1,137,017	2,233,951	2,179,955	1,191,013
Total, 1926	1,120,023	1,947,152	1,930,158	1,137,017

SUMMARY OF ORE RESERVES

Vein No.	Tons	Value per ton	Estimated gross value, Dec. 31, 1927	Estimated gross value, Dec. 31, 1926
Veins over $10:				
206	22,616	$21.10	$477,270	....
200	3,586	16.40	58,881	$60,882
97	228,563	16.17	3,695,761	6,624,731
84	228,854	14.09	3,224,029	3,788,888
48	6,575	11.93	78,467	78,500
47	10,536	11.78	124,148	142,471
44	72,023	11.75	846,580	629,686
86	162,932	11.63	1,894,526	1,521,208
1	95,944	11.57	1,110,425	1,221,492
92	131,296	11.46	1,505,076	764,461
38	5,636	11.39	64,191	93,748
13	19,392	11.00	213,315	209,659
17	29,196	10.85	316,672	115,058
5	17,016	10.31	175,496	203,758
63	92,262	10.28	948,923	1,603,531
4	32,384	10.22	331,119	403,821
50	101,387	10.20	1,036,377	1,097,293
15	59,849	10.17	608,567	866,375
61	8,658	10.11	87,513	87,962
85	318,163	10.08	3,207,431	3,004,103
100	....	....	....	33,362
11	....	....	....	140,382
Total	1,646,868	$12.14	$20,004,767	$22,691,371
Veins, $10 to $8:				
16	15,174	$9.99	$151,665	$135,511
88	49,259	9.92	488,841	503,080
2	108,186	9.83	1,063,585	921,504
8	8,878	9.72	86,254	103,371

SUMMARY OF ORE RESERVES—*Continued*

Vein No.	Tons	Value per ton	Estimated gross value, Dec. 31, 1927	Estimated gross value, Dec. 31, 1926
Veins, $10 to $8—*Continued:*				
65	84,048	$9.71	$815,896	$1,121,772
58	96,069	9.70	931,481	1,456,689
124	8,941	9.69	86,609	....
20	27,359	9.62	263,164	....
91	189,057	9.60	1,814,454	2,207,019
59	63,115	9.51	600,054	436,714
14	27,507	9.42	259,199	345,500
19	29,370	9.42	276,656	184,579
21	26,497	9.36	248,024	....
114	161,645	9.33	1,507,990	762,977
56	55,957	9.13	511,118	840,240
101	106,067	9.07	962,403	831,992
87	43,814	9.06	396,983	247,159
66	84,615	8.91	753,661	820,825
55	371,714	8.86	3,293,560	4,128,255
99	15,732	8.86	139,466	121,360
26	53,722	8.79	472,193	279,476
226	16,011	8.72	139,685	392,295
37	11,865	8.71	103,296	242,215
53	164,531	8.69	1,430,301	1,807,934
52	45,831	8.66	396,706	517,359
51	64,578	8.50	549,163	769,819
111	12,386	8.49	105,116	228,164
10	19,073	8.47	161,626	201,410
54	117,616	8.34	980,823	1,179,008
33	93,123	8.33	775,443	1,007,038
9	54,264	8.16	443,077	505,776
68	58,630	8.12	475,890	315,681
107	320,996	8.05	2,584,593	2,813,674
Total	2,605,630	$8.93	$23,268,975	$25,428,396
Veins, $8 to $6:				
67	14,354	$7.99	$114,645	$22,173
39	3,787	7.89	29,879	56,331
95	169,669	7.85	1,332,292	1,913,698
12	232,992	7.70	1,792,928	1,316,766
64	1,095	7.60	8,322	8,330
113	21,701	7.55	163,882	160,088
153	13,292	7.51	99,789	23,528
150	5,364	7.35	39,426	39,518
177	8,996	7.34	66,029	....
96	3,809	7.26	27,641	10,960
115	15,667	7.22	113,064	153,893
82	5,841	7.20	42,059	42,055
112	5,888	6.97	41,054	....
3	12,650	6.85	86,614	88,829
7	9,183	6.71	61,574	53,452
220	6,964	6.60	45,962	56,837
224	5,688	6.52	37,088	....
90	....	....	....	11,052
201	....	....	....	59,864
45	....	....	....	26,604
Total	536,940	$7.64	$4,102,248	$4,043,978
Total ore reserves	4,789,438	$9.89	$47,375,990	$52,163,745
Drift bottoms and pillars (included in former reserves)	163,244	6.74	1,099,993	....
Surface outcrops	55,080	6.32	348,000	601,730
Probable ore in veins under $6	2,425,137	4.70	11,401,556	13,316,258
Total	7,432,899	$8.10	$60,225,539	$66,081,733

The Mill

Milling results were as follows:—

		1927
Ore milled	tons	2,178,329
Average value per ton		$6.96
Gross value		$15,152,806.71
Deduct loss in tailings		603,907.00
Net value recovered		$14,548,899.71
Average tons per day		6,001
Per cent. of possible time run		91.7
Tons per 100 per cent. running time		6,544
Solution precipitated per ton ore		1.35
Value per ton in tailings		$0.28
Cyanide consumed per ton of ore	lbs.	0.427
Zinc consumed per ton or ore	lbs.	0.062
Zinc consumed per ton of solution	lbs.	0.046
Lime consumed per ton of ore	lbs.	2.120
Lead nitrate per ton of ore	lbs.	0.013
Average value of pregnant solution		$4.94

During the year a new refinery was built and a three-storey reinforced concrete building was added to the plant. Gold and silver are now extracted from the precipitates obtained in the cyanide plant and shipped in the fine state to the mint.

Employees

The average number of men employed during the year has been 2,497,[1] distributed as follows:—

MINERS:		MECHANICS:		GENERAL:	
Exploration	21	Operation	118	Mill and refinery	288
Development	391	Maintenance	178	Engineering staff	80
Production	1,203	Construction	50	Clerical staff	53
				Miscellaneous	115
Total, 1927	1,615	Total, 1927	346	Total, 1927	536
Total, 1926	1,571	Total, 1926	374	Total, 1926	537

Summary of Work in 1927

In general comment on the situation in 1927, the general manager mentions that there has been a reduction in the total ore reserves, which is due to certain expected geological features and unavoidable delays in the sinking of No. 19 (Schumacher) shaft, as well as to the increased tonnage milled. He adds:—

> The Schumacher property has not been systematically opened up as yet, as this work depends upon the shaft, which is at the 2,900-foot level; but in the course of this work several good veins have been encountered. Vein No. 153 opened on the 800-foot level appears to extend to the surface. . . . The present programme contemplates sinking to the 4,000-foot level.

Of the work done in the Kamiskotia area, the report has the following information:—

> In the townships of Robb and Jamieson, 98 claims were optioned. Late in 1926 and during 1927, these were investigated by electric and geophysical methods. The retention of 41 claims was the result of this work; and prospecting continued on these, by shaft-sinking, drifting, and diamond-drilling.
>
> A shaft was sunk to the 150-foot level, where a station was cut and drifts were extended 210 feet east and 270 feet west, along the south contact of the south ore body. A crosscut driven 215 feet across the area disclosed two ore bodies separated by 45 feet of waste. On the crosscut, the southerly ore body assayed 2.02 per cent. copper over a width of 56 feet. The northerly body shows 46 feet of 3.75 per cent. copper, which further on gradually changed to zinc and in the face, which has not reached the contact, assayed 3.55 per cent. zinc over 31 feet.

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[1] The average number of men employed during 1926 was 2,482.

One hundred feet west of the shaft, a diamond-drill hole was drilled north. The south ore body gave 29 feet of 3.05 per cent. copper, and the north, 59 feet of 2.22 per cent. zinc. These compare with surface holes 100 feet above the level, showing 98 feet of 3.85 per cent. and 0.18 per cent. of copper.

At 170 feet west of the shaft, only the north ore body was found, which assayed 4.14 per cent. copper over 8 feet and 117 feet of 1.90 per cent. zinc, with several sections ranging from 2.50 to 5.75 per cent. zinc.

Between the last-mentioned diamond-drill holes, an inclined bore was driven, which assayed 2.89 per cent. copper over 7 feet in the south, and 4 per cent. zinc for 55 feet on the north ore body, at approximately 80 feet below the 150-foot level. The last hole on the west side, at 260 feet from the shaft, disclosed 56 feet of 2.53 per cent. zinc with negligible copper. On the east side of the shaft at 60 feet, the south ore body gave about 50 feet of 1½ per cent. copper. In the north body, 87 feet of 2.70 per cent. copper was followed by mixed low copper and zinc, with 10 feet of 3.20 per cent. zinc at the north wall. The 87 feet of copper in 5-foot sections ranged from 1.10 to 5.22 per cent. The assays showed traces of gold.

Howey Gold Mines, Limited

This company has an authorized capital of $5,000,000, divided into shares of $1 par value each. The officers of the company are: J. E. Hammell, president; W. S. Cherry, vice-president; G. M. Huycke, secretary; R. T. Birks, treasurer; H. G. Young, manager. The directors of the company are: J. E. Hammell, W. S. Cherry, A. Wende, R. T. Birks, G. E. Eastwood, H. C. Mockridge, and H. E. Strickland. The head office of the company is at 801 Dominion Bank Building, Toronto. The address of the mine is Red Lake, via Sioux Lookout, Ont.

The company's holdings lie at the southeast corner of the lower part of Red lake and include the following claims situated in Dome and Heyson townships, district of Kenora (Patricia portion): K. 740-43, 1,400-406, 1,364-72, 1,397-99, and 867. These claims lie directly north of Favel on the Canadian National railway.

Hudson, a station on the Canadian National railway (mileage 1,132.7 from Montreal), is the starting point for power-boat lines which take travellers, without change, to Goldpines (Pine Ridge) at the west end of Lac Seul; from there smaller boats are used down the English river, the Mattawa river, Pakwash lake, Gull Rock lake, Keg lake, and the Chukuni river into Red lake. From Hudson to Goldpines the distance is 115 miles, and from Goldpines to Red lake, 60 miles.[1]

In winter there is a well-travelled road to Goldpines from Hudson, cutting off a part of the lower water route and making the distance 78 miles. Another route leads from Sunstrum, another station at mileage 1,152.7 on the Canadian National railway, to Goldpines. The rest of the winter route to Red lake follows very much the line of the summer route over the lakes.

Summer or winter there is excellent air service provided by the Western Canada Airways, with a base at Hudson, from which point Red lake can be reached in about an hour and a half. The journey by water requires two whole days.

The following historical summary of the discovery of gold at Red lake is taken from "Geology of the Basin of Red Lake," by E. L. Bruce and J. E. Hawley:[2]—

> In the summer of 1925, the Howey brothers discovered what has since proved to be the most promising prospective mine or mines in the Red Lake area. The ore body is largely confined to a series of quartz prophyry intrusives, the known major portion of which lies on the claims of the Howey Gold Mines; the western part, of unknown length, is held by the McIntyre-

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[1] *See* Map No. 24*a*, Kenora–Rainy River, issued by the Dept. of Lands and Forests; and Map No. 36*d*, Red Lake Gold Area, Ont. Dept. Mines, Vol. XXXVI, pt. 3, 1927.

[2] Ont. Dept. Mines, Vol. XXXVI, pt. 3, 1927, pp. 56, 57.

Porcupine Mines, Limited. The original discovery lies along the south boundary of claims K. 1,365 and 1,373.

The Howey claims, nineteen in all, were optioned to the Dome Mines. An early account of this company's work on the property is contained in the statement of the general manager, H. P. De Pencier:—

"As a consideration for getting the option, the Dome paid $25,000, which money was spent on the property. . . . The work done consisted of some 28 trenches of various lengths from upwards of 200 feet in length. . . . A large amount of sampling was done, and the results show values in many places. The incomplete nature of trenching, though, does not permit of us joining up ore sections in various trenches and much more work will have to be done to prove up the deposit. The fact, however, that gold is found over a length on this property of at least 930 feet and at places 60 feet wide makes it necessary for us to further test the property."

It is also recorded that:—

"In addition to the $25,000 mentioned above, the Dome made a payment of $50,000, and was to pay $500,000, within two years for a 75 per cent. interest in a newly organized company called the Howey Gold Mines, Limited."

The Dome option, however, was eventually dropped after 18 holes had been drilled beneath the outcrop. Most of these holes penetrated to a depth of about 200 feet, a few reaching between 400 and 500 feet.

This drilling was done in the winter of 1926.

When the Dome Mines, Limited, retired from the Howey option, it took stock in the newly formed company, but this stock was later sold back to J. E. E. Hammell, president of the Howey Gold Mines, Limited.

A description of the ore body of the Howey mine is as follows:[1]—

The ore body comprises portions of the quartz porphyry masses which intrude the Keewatin greenstones and old diorite of this area, *en echelon* fashion, since much of the porphyry is dissected in an intricate manner by abundant auriferous quartz veins, contains lenses of mineralized Keewatin schist, and where highly altered and mineralized, itself contains some gold. There are, however, portions of the porphyry which contain few veins and which cannot be classed as ore. . . . The plan of the main body [of quartz porphyry] is lenticular, with a width at the west end of approximately 100 feet, and at the east, of 30 feet. Vertical sections of the porphyry, compiled from drill-core data . . . show a widening at depth at the west end and a narrowing at depth to the east. They also show the intrusion of other quartz porphyry masses not exposed at the surface, some of which may yet be found to contain gold-bearing veins. . . .

The quartz veins, to which the gold is largely confined, seldom attain widths exceeding one foot. They vary greatly in length, lensing in and out, and in many places one vein is succeeded by another along the strike.

The vein systems appear at first sight to be decidedly complex, as are joint systems in any highly fractured rock. Careful study of their attitudes and their relation to unfilled fractures in the porphyry simplifies their apparent complexity and explains their origin. . . . The strike of most of the veins is at an angle of approximately 20°S. of that of the main porphyry mass, which trends at N.63°E. Some veins strike with the porphyry, others lie at about N.17°W., and minor ones have various other alignments. The most prominent fractures lie nearly parallel with the direction of the porphyry.

In general, the veins are lenticular sheets filling fractures, nearly vertical or dipping with the porphyry steeply south. Exceptions to this are found . . . where a vein occupies a "flat" and is in part folded. Veins with a ribbon structure are also present. These strike with the porphyry, have an approximate vertical dip, and are separated by fine ribbons of highly altered and schistose porphyry. . . .

Towards the west end of the porphyry mass, several quartz veins occur in narrow greenstone lenses, which are highly schistose and well mineralized. Some of these lenses may represent inclusions or unreplaced portions of the greenstone lying between smaller intrusive wedges of porphyry. The veins in these tend to follow the strike of the schists, which they in part replace. Where such veins cut both porphyry and green schist, gold is reported high in the schist, and galena and sphalerite are clearly more concentrated in the porphyry portions of the vein.

The vein minerals are dominantly quartz, with minor quantities of calcite, ankerite, scheelite, tourmaline, and feldspars, the last three being indicative of high temperatures and magmatic sources. The metallic minerals consist chiefly of pyrite and small amounts of galena, chalcopyrite, sphalerite, tetradymite (telluride of bismuth), and native gold. Gold and lead tellurides have also been reported. . . .

Gold . . . seems to be associated with almost all the other metallic and gangue minerals in the veins. It is never coarse. In polished surfaces of ore and thin sections, gold has been observed chiefly where the quartz is fractured and recrystallized and occasionally in unfractured quartz, which may be of a second generation. In some cases it occurs around fine cubes of pyrite, adjacent to it rather than in it. It has been found with tellurides, of unknown composition, in fractures in quartz. A large quantity of gold is generally present with sphalerite and is in places related to the cleavage of this mineral.

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[1] Ont. Dept. Mines, Vol. XXXVI, pt. 3, 1927, pp. 57-64.

On February 1, 1927, the management of the Howey Gold Mines, Limited, was taken over by H. G. Young, and immediate preparations were made to carry on development work at the Red Lake property. By April 1, 275 tons of freight had been hauled to the property, tractors being used as well as horses.

The following plant was installed: two 60 h.p. locomotive type boilers; Ingersoll-Rand compressor, Imperial type XR, with a capacity of 825 cubic feet per minute; Canadian Ingersoll-Rand hoist, 8¼ by 10 inches, type SSR.

A three-compartment shaft, with compartments 4½ by 5 feet, was started on claim No. 1,365, at a distance of 750 feet from the west boundary. It was sunk to a depth of 45 feet by hand and air-drilling was started on June 1.

The following buildings of log construction were erected: power-house, 40 by 50 feet; headframe, 55 feet high; dry-house, 20 by 20 feet; blacksmith shop, 20 by 20 feet; office and warehouse, 40 by 40 feet; cookery, 30 by 45 feet; two sleep camps, 30 by 45 feet; staff-house, 20 by 24 feet; residence, 20 by 24 feet.

In the summer months a programme of stripping and trenching the vein structure for a length of 1,800 feet and a width, in places, of 50 feet was carried out. This was carefully resampled, and an average of $10.45 in gold for a length of 950 feet and a width of 7½ feet was obtained, the better-grade sections being located between points 300 feet and 600 feet west of the shaft. Here one section, 140 feet in length and 13¼ feet in width, averaged $12.32 in gold, and another section, 50 feet in length and 10 feet in width, averaged $10.32.

Development

During the year 2,344.9 lineal feet of development was accomplished, made up as follows: shafts and stations, 626 feet; drifts, 855.7 feet; crosscuts, 863.2 feet.

The shaft was sunk to a depth of 535 feet, and levels were established at 125, 250, 375, and 500 feet.

At April 1, 1928, there was added to the above development: drifting, 1,697.8 feet; crosscutting, 734 feet, making a total advance of 4,776.6 lineal feet.

The results of this development work to April 1, 1928, were as follows:—

125-FOOT LEVEL:
380 feet of vein structure, 180 feet east and 200 feet west of the shaft, length of ore 380 feet, grade $7.50 per ton, width 14½ feet.

250-FOOT LEVEL:
580 feet of vein structure, 280 feet east and 300 feet west of the shaft, length of ore 225 feet, grade $8 per ton, width 9 feet.

375-FOOT LEVEL:
580 feet of vein structure, 280 feet east and 300 feet west of the shaft, length of ore 300 feet, grade $6.10 per ton, width 7 feet.

500-FOOT LEVEL:
580 feet of vein structure, 280 feet east and 300 feet west of the shaft, length of ore 120 feet, grade $7 per ton, width 7 feet.

Ore values on the first two levels were calculated from crosscuts, spaced 30 to 70 feet apart, and on the lower two levels from drifts and crosscuts.

The following is the balance sheet, as at December 31, 1927:—

ASSETS

CAPITAL:		
Mining claims and properties		$2,750,600.00
Buildings and equipment		7,117.56
Construction, undistributed		76,531.98
Development and other expenditures to Dec. 31, 1926	$55,626.45	
For year ending Dec. 31, 1927	145,945.01	
		201,571.46
		$3,035,881.00

Current:		
Cash on hand and in banks	$1,054,189.61	
Accounts receivable	664.17	
Materials and supplies	52,819.94	
		1,107,673.72
Discount on Shares Sold		571,050.90
Prepaid Charges		1,740.66
		$4,716,346.28

CURRENT LIABILITIES

Capital:		
Authorized: 5,000,000 shares of $1 each	$5,000,000.00	
Less unissued 288,740 shares of $1 each	288,740.00	
		$4,711,260.00
Current Liabilities: Accrued salaries and wages		5,086.28
		$4,716,346.28

During the year 1927, there were 25 men employed on the surface and 40 underground.

Jackson-Manion Mines, Limited

This company has an authorized capital of $5,000,000, divided into shares of $1 par value each. The company was incorporated in Ontario on August 23, 1927.

The officers of the company are: W. J. Sheppard, president; J. B. Tudhope, vice-president; L. Currie, secretary-treasurer; R. E. Harcourt, managing director; D. M. Thomson, manager. The directors of the company are: W. J. Sheppard, Waubaushene; J. B. Tudhope, Orillia; J. D. Chaplin, St. Catharines; R. J. Manion, Fort William, and R. E. Harcourt, Toronto. The head office of the company is at 1507 Bank of Hamilton Building, Toronto, and the mine address is Jackson-Manion, Ont.

The company's holdings include 17 claims in the township of Dent, lying east of Woman lake and towards the central part of the south boundary of the township, a part of the district of Kenora (Patricia portion).

The Woman Lake area[1] is accessible from the Canadian National railway by way of Hudson and Goldpines (Pine Ridge), the latter at the outlet of Lac Seul. Large motor boats navigate between these two points, a distance of 115 miles. From Goldpines there are two water routes, the most used of which is that down the English river to the mouth of the Chukuni, up the Chukuni to Pakwash (Shallow) lake, and Bruce lake to Trout Lake river, and up to Woman river, which is followed to Woman lake.

The area may be reached by air, the Western Canada Airways, Limited, maintaining an excellent passenger, mail, and express service. The trip from Hudson to Woman lake may be made in about an hour and thirty minutes by plane. The boat trip requires two days.

In a report by J. W. Greig,[2] the following account is given of the discoveries in the Woman and Narrow Lakes areas:—

> In the fall of 1925, the Howey brothers[3] made an important gold discovery on Red lake. This led to a rush to that area during the following winter. As a natural consequence attention was directed to the neighbouring schist area to the east of Trout lake. In the spring and early summer of 1926, many prospectors visited this area, much ground was staked around Woman and Confederation lakes, and some discoveries of gold-bearing quartz veins were made. In June, discoveries on Narrow and Car lakes turned attention to that quarter.

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[1] *See* map No. 24*a*, Kenora–Rainy Lake, Dept. Lands and Forests; and map No. 36*e*, Woman and Narrow Lakes Gold area, Dept. of Mines, Vol. XXXVI, pt. 3, 1927.

[2] Ont. Dept. Mines, Vol. XXXVI, pt. 3, 1927, p. 106.

[3] Lorne B. Howey and Ray Howey, of Haileybury.

The following account of the eocnomic geology of the Jackson-Manion is taken from the same report:[1]—

> This vein [Jackson-Manion] outcrops on the shore of Rowe lake and extends southward, swinging to the east along its strike. When the property was visited late in September, strippings had exposed the vein in a sufficient number of places to make it reasonably certain that this one vein runs from the outcrop on the lake southward for a little less than three-quarters of a mile. Over most of the length it is narrow; but toward the south, stripping shows a width of from seven to twelve feet over a length of about a chain; about three chains farther south another stripping shows a width of probably 15 feet for about a chain's length. It then disappears under a swamp. On these two strippings, native gold may be seen in the vein. Running parallel to the vein and apparently continuous throughout its length, there is a light-weathering, much-sheared porphyry dike. Small lenses that resemble much-altered porphyry occur in the vein places. The vein, where it disappears in the swamp at the south, is no great distance from the granite contact.

The claims now comprising the Jackson-Manion Mines, Limited, were first held under the name of the Jackson-Manion Mining Partnership. The property was later optioned to Noah A. Timmins, president of the Hollinger Consolidated Gold Mines, Limited. A winter road was cut to the claims, and diamond-drills were taken in. Thirteen diamond-drill holes were bored, having an average footage of 120 feet. The option was dropped in July, 1927.

With the formation of the Jackson-Manion Mines, Limited, in August, 1927, plans were made for the further development of the property. Early in 1928, a plant and supplies were hauled from Hudson to the property. The plant included the following: two 60 h.p. locomotive boilers; Canadian Ingersoll-Rand compressor, type PR-2, capacity 520 cubic feet per minute; Canadian Ingersoll-Rand hoist, 8¼ by 10 inches, type SSR; 7½ k.w. dynamo, capacity 200 lights.

A three-compartment shaft, two compartments 4 feet 8 inches by 5 feet 8 inches and one compartment 2 feet 4 inches by 5 feet 8 inches, was sunk to a depth of 52 feet by hand between November 20, 1927, and January 7, 1928, when work was suspended until the installation of the plant permitted of air-drills being used on March 11, 1928. The shaft is located on claim K.R.L. 3,816, 600 feet east of the No. 4 post. It is 60 feet east of the vein, which dips 85° E. By August, 1928, the shaft had reached a depth of 277 feet and stations had been cut at 125 and 250 feet. Crosscutting to the vein had been done at both levels and drifting started.

The headframe is 45 feet in height. Other buildings on the property in the vicinity of the shaft include the following: power-house, 52 by 28 feet; office, two-storey, 24 by 20 feet; dry-house, 17 by 10 feet; sleep camp, two-storey, 50 by 36 feet; hospital, two-storey, 30 by 17 feet; nurse's residence, 24 by 14 feet; cookery, 41 by 33 feet.

All of these buildings are of wooden frame and lumber construction, the company having its own saw-mill near the mine.

While construction and freighting of supplies was being done, the number of men employed was 90. With development being carried on during the summer months of 1928, the force was reduced to 65.

Jones Porter Mines, Limited

This company has an authorized capital of $3,000,000, divided into 3,000,000 shares of $1 each. The officers of the company are: A. J. Doane, president; L. T. Burwash, vice-president; M. H. McArthur, secretary-treasurer; Peter McLaren, consulting engineer; John Jones, manager. The directors of the company are: A. J. Doane, H. O. Dale, W. A. Porter, and M. H. McArthur, all of Toronto; and L. T. Burwash, of Ottawa. The head office of the company is at 169 Yonge Street, Toronto 2. The mine address is Box 1083, Timmins, Ont.

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[1] Op. cit., p. 107.

The holdings of the company, in the southeastern portion of Deloro township, district of Cochrane, consist of 14 claims in a group: Nos. 10,624, 10,652, 10,653, 10,799, 10,800, 10,801, 11,065, 11,066, 11,068, 11,070, 11,071, 11,075, 11,076, and 11,085.

Following a discovery of gold on claim No. 10,800, in the summer of 1925, an open pit was worked to a depth of six feet during the winter of 1926, and 11 tons of ore was taken out and shipped to the Temiskaming Testing Laboratories at Cobalt. A return of $55 per ton after freight and laboratory charges were deducted is said to have been obtained.

During 1927, a plant consisting of the following was installed: two vertical boilers, 15 and 30 h.p.; one Ingersoll-Sergeant straight-line compressor, capacity 200 cubic feet; and one 8- by 10-inch hoist. A headframe was erected, height 60 feet, and preparations were made to sink a three-compartment shaft, each compartment 4 feet 5 inches by 5 feet. Early in 1928, the shaft was sunk to a depth of 138 feet, and a station was cut at 125-feet. While shaft-sinking operations were being carried on, 36 men were employed at the property and worked under the direction of Art. Duckworth, mine captain.

Kirkland Hunton Mines, Limited

Kirkland Hunton Mines, Limited, operated their property in Teck township, district of Timiskaming, during 1927 and the first ten months of 1928 with a working force of from 15 to 20 men. In November, 1928, work was confined to diamond-drilling Leo Erenhous is president, and John McPhee is manager.

The work done in 1927 included 50 feet of sinking, 50 feet of raises, 600 feet of crosscuts, and 430 feet of drifts, besides a total of 4,041 feet of diamond-drilling.

The work done in 1928 included the sinking of the shaft from 375 feet to 500 feet, 145 feet of raises, 842 feet of crosscuts, 575 feet of drifts, and 65 feet of slashing.

The major part of the work in 1927 was done on the 675-foot level of the winze. The major part of the work in 1928 was done on the 375- and 500-foot levels from the shaft.

The work on the 675-foot level encountered three small ore shoots, as follows: 30 feet assaying $10 over 40 inches; 30 feet assaying $9 over 48 inches; and 35 feet assaying $10 over 22 inches.

The future programme consists of deep diamond-drilling from the 500-foot level to explore veins cut in the shaft area.

Kirkland Lake Gold Mining Company, Limited

Kirkland Lake Gold Mining Company, Limited, has a capital of $5,000,000 in shares of $1 par value, the 1,000,000 preferred shares having been converted into common shares during the year. The board of directors comprises: D. B. Hanna, president; J. B. Tyrrell, vice-president and managing director; W. D. McPherson, R. G. O. Thompson, A. C. Matthews, Hume Cronyn, J. A. Dalton, J. C. Haight, and Cyrus A. Birge. R. Graham is secretary, and the head office is at 810 Lumsden Building, Toronto. William Sixt is superintendent, and 105 men are employed at the mine, which is in Teck township, district of Timiskaming.

During the year a new 1,000-foot capacity air compressor was installed which will give the mine a sufficient supply of air to carry on a larger campaign of development if necessary.

The following summary of operations for the year is taken from the managing director's report:—

Development work during the year was as follows:—

	Feet
Sinking	405.95
Crosscutting	666.70
Drifting	1,914.95
	Cu. feet
Station-cutting	41,342.00

The ore milled during the year amounted to 52,648 tons, producing bullion sales amounting to $473,673.02.

The costs per ton during the year were as follows:—

	Cost per ton
Development and exploration	$1.60
Mining and milling	3.96
Other expense	1.28
Total	$6.84

During the year 1927, the main shaft was sunk to a depth of 2,526 feet, or 57 feet below the 2,475 level, and at this level a crosscut was driven southward 400 feet, cutting the vein in the "Main Break" at 250 feet. At the end of the crosscut, a large chamber was cut out preparatory to sinking a four-compartment winze, the chamber being sufficiently large to accommodate two hoists, headframes, and all the equipment necessary at the head of the winze. Sinking of the winze was then begun, and by the end of the year had been carried to a depth of 2,730 feet. A station was cut at 2,600 feet and a crosscut driven northward to the "Main Break."

The syenite has been followed downward to the 2,600-foot level, where it forms the north wall of the vein as far west as we have yet gone. How much farther it will extend westward is yet to be determined. East and west of the main crosscut, more than 300 feet of ore has been developed.

Kirkland Premier Mines, Limited

Kirkland Premier Mines, Limited, is a reorganization of Kirkland-Rand, Limited. W. F. Empey is president, and W. R. Osborne, superintendent. The property is in Teck township, district of Timiskaming.

Pumping began on September 26 and mining operations on November 14, with a working force of about 20 men. During the next seven months, a total of 1,320 feet of drifts and crosscuts were driven on the 800-foot level.

Kirkland Townsite Gold Mines, Limited

Kirkland Townsite Gold Mines, Limited, has a capital of $3,000,000 in shares of $1 par value. The board of directors comprises: R. H. Lyman, president; W. A. Gordon, secretary-treasurer; Harry Oakes, F. W. Duncan, Walter Young, F. E. Davison, and G. A. Bagshaw. Sidney A. Pain is manager, and 16 men were employed in the first four months of the year.

The shaft was continued for another 110 feet below the 585-foot level, and a new level established at 675 feet, where crosscuts were driven 320 feet south and 116 feet southeast.

A diamond-drill hole was started on the Black claim and at a depth of 700 feet entered the Townsite property. This hole had reached a depth of 1,525 feet on April 8.

Lake Shore Mines, Limited

This company has a capitalization of 2,000,000 shares of a par value of $1. The executive officers of the company are: Harry Oakes, president and managing director; W. H. Wright, vice-president; Dr. W. P. St.Charles, treasurer; Kirkland Securities, Limited, secretary. The directors are: Harry Oakes, Louis Oakes, Albert Wende, Ernest Martin, and W. H. Wright. E. B. Knapp is mine superintendent. The mine and works are at Kirkland Lake in Teck township, district of Timiskaming. During the year an average of 369 men was employed.

The following information is taken from the thirteenth annual report of the company for the year ending June 30, 1928:—

During the year, 237,962 dry tons of ore were treated, yielding bullion to the amount of $3,629,317.57. This shows an increase of 23,627 tons milled over last year, with a corresponding increase of bullion of approximately $524,000.

Total Production since the Commencement of Milling Operations in 1918

Period	Months	Tons milled	Bullion production
Mar. 1, 1918—Nov. 30, 1918	9	14,948	$369,680.31
Dec. 1, 1918—Nov. 30, 1919	9	11,907	294,513.72
Dec. 1, 1919—Nov. 30, 1920	12	18,889	483,701.93
Dec. 1, 1920—Nov. 30, 1921	12	21,681	460,186.37
Dec. 1, 1921—June 30, 1923	19	36,825	833,664.89
July 1, 1923—June 30, 1924	12	24,223	578,242.59
July 1, 1924—June 30, 1925	12	96,838	1,812,494.66
July 1, 1925—June 30, 1926	12	125,676	2,235,184.40
July 1, 1926—June 30, 1927	12	214,335	3,105,047.85
July 1, 1927—June 30, 1928	12	237,962	3,629,317.57
			$13,802,034.29
Plus exchange premiums			145,537.30
Total			$13,947,571.59

Mining and Development

No.3 shaft, approximately 15 by 18 feet, has been completed from the surface to the 1,000-foot level, with stations cut at 200-foot intervals. This has been equipped with a wooden headframe, and the hoist has been temporarily installed for operating cages in the skip compartments.

In No. 1 shaft, a crusher station has been cut on the 1,400-foot level, and the crusher is now being installed. The loading pocket at the 1,500-foot level is installed and in operation. Ore passes leading to the crusher are now completed up to the 1,000-foot level. Development on No. 2 vein on the 1,000-foot level has been completed, and a stope over 2,000 feet in length is now in readiness for mining.

On the 1,600-foot level, No. 2 vein has been opened up west of the crosscut nearly to the western boundary. The average widths and values on this level, as well as on the 1,400-foot level, correspond to those found on the upper levels.

Summary of Ore and Waste Hoisted

Level	Ore	Waste
	tons	tons
200-foot	363	6,518
400-foot	46,895	7,957
600-foot	87,836	9,743
800-foot	84,101	3,877
1,000-foot	13,455	10,453
1,200-foot	27	3,411
1,400-foot	1,872	7,508
1,600-foot	5,662	6,632
Total	240,211	56,099

The total development and exploration work since beginning of operations to present time are as follows:—

	Feet
Drifting	27,188.86
Crosscutting	6,604.69
Raising	13,299.1
Sinking	3,416.71
Ore passing	1,560.98
Diamond-drilling	16,439.5
	Cubic feet
Box-holing	118,439
Station-cutting	162,126
Sump	26,239

Milling

A fourth tube mill unit was added to the mill during the early part of the year.

The tests made on primary filtration during last year were satisfactory, and additional filters have been added.

The surface crushing plant has been remodelled. The old building has been replaced by one of steel and tile construction, and a set of rolls, 54 by 24 inches, together with a 5½-foot Symons cone crusher, has been added to the equipment.

Four dividends, amounting to $1,600,000, were paid during the year.

Lebel Oro Mines, Limited

Lebel Oro Mines, Limited, own mining claims Nos. 3,066-67, 3,191, 3,411, and 3,500 in Lebel township, district of Timiskaming, at the west end of Mud lake. J. B. Bartram is president, and the head office is at 8 Bank of Toronto Building, Toronto.

The pumping out of the old workings began on November 12, and drifting on the 200-foot level at the bottom of the inclined shaft began on November 19. A total of 900 feet of drifting and 450 feet of crosscutting had been driven on this level up to March 31, 1928, when the Nipissing Mining Company took an option on the property.

William P. Murdock was manager, and 20 men were employed.

McIntyre-Porcupine Mines, Limited

The authorized capital of this company is $4,000,000, divided into 800,000 shares of a par value of $5, of which 798,000 are issued.

The officers of the company are: J. P. Bickell, president; W. J. Sheppard, vice-president; M. P. Van Der Voort, secretary; Balmer Neilly, treasurer; R. J. Ennis, general manager. The directors are: J. P. Bickell, Toronto; W. J. Sheppard, Waubaushene; J. B. Tudhope, Orillia; Jos. Errington, Toronto; and D. H. McDougall, Stellarton, N.S.

The mines and plant are at Schumacher in the township of Tisdale, district of Cochrane. The head office of the company is at Schumacher, Ont., and the executive offices at the Standard Bank Building, Toronto.

The following information is taken from the sixteenth annual report of the company, for the fiscal year ending March 31, 1928.

The balance sheet shows the following:—

ASSETS

Current	$2,320,904.87
Investments	894,993.23
Fixed assets	7,693,446.68
Deferred charges	88,313.07
Total	$10,997,657.85

LIABILITIES

Current	$272,846.39
Reserves	3,171,256.30
Capital	3,990,000.00
Surplus	3,563,555.16
Total	$10,997,657.85

The surplus for the previous year was $3,200,907.52. The current assets include Dominion of Canada bonds, valued at $996,500, and Canadian National Railway bonds, valued at $244,375. The fixed assets show that in the fiscal year there was spent on additions to plant and equipment the sum of $311,709.66, making the total value of plant and equipment $3,499,107.71. Among the liabilities, the reserves show a charge of $3,022,269.27 for depreciation of plant and equipment.

The profit and loss statement, as for March 31, 1928, shows the following:—

Earnings—bullion recovery		$3,987,634.94
Operating costs	$2,011,000.86	
Administrative and general expense	189,021.70	
Total operating costs—before providing for taxes and depreciation		2,200,022.56
Operating profit—before providing for taxes and depreciation		$1,787,612.38
Non-operating revenue		91,785.91
		$1,879,398.29
Appropriations for municipal, provincial, and Dominion taxes		79,034.92
Net profit for the year—before depreciation provision—transferred to surplus account		$1,800,363.37

The net profit for the previous nine months' period was $1,377,172.79.

During the year four dividends of 5 per cent. were paid, aggregating $798,000. Other deductions from the surplus account include:—

Development undistributed	$283,873.17
Provision for depreciation, buildings and equipment	349,910.77
Sundry adjustments	5,931.79

The surplus as at March 31, 1928, was $3,563,555.16, as compared with $3,200,907.52 as at April 1, 1927.

The sixteenth annual report also gives the following information:—

MINING

	Tons
Ore broken in stopes	430,817
Ore from development	56,626
Total ore mined	487,443
Ore hoisted	521,456
Waste hoisted	39,814
Total material hoisted	561,270
Waste used as back-fill	60,284

Broken ore reserves in the stopes amounted to 294,461 tons of $7.75 grade, a decrease from the last report of 34,013 tons.

Cut-and-fill and timbered stope systems of mining are replacing the shrinkage method heretofore used exclusively.

SUMMARY OF ORE HOISTED, APRIL 1, 1927, TO MARCH 31, 1928

Level	Tons	Assay	Value
600-foot	1,319	$3.35	$4,414
900-foot	240	3.40	818
1,000-foot	6,423	18.00	115,686
1,125-foot	9,862	2.80	27,883
1,250-foot	17,236	11.95	206,413
1,375-foot	27,242	8.60	234,846
1,500-foot	34,309	4.20	144,986
1,625-foot	7,320	7.15	52,221
1,750-foot	90,687	8.05	729,496
1,875-foot	53,415	7.45	397,079
2,000-foot	83,938	8.95	751,645
2,125-foot	26,938	7.25	195,395
2,250-foot	54,532	8.75	477,722
2,375-foot	43,301	5.05	217,901
2,500-foot	47,829	10.65	509,565
2,625-foot	4,649	9.15	42,545
2,750-foot	4,541	7.10	32,347
2,875-foot	7,139	5.55	39,530
3,375-foot	536	4.80	2,565
Total	521,456	$8.00	$4,183,057

Development

The sinking of No. 11 shaft was completed to the 4,131-foot level early in March, and the permanent hoisting plant, headframe, and shaft equipment were completed and cage and skips put into operation in November.

To explore the favourable basic schist south of the shaft, a crosscut was started on each of the eight levels below the 2,875-foot. On the 3,375-foot at 520 feet from the shaft, No. 13 vein was cut, assaying $9.80 over 8 feet, and then opened up 108 feet in $13.10 ore over 7½ feet. On the 3,875-foot, the crosscut passed out of the porphyry into the basic schist at 540 feet and continued in this formation for 360 feet, cutting three low-grade veins. While the values in the veins encountered were low, the geological conditions were favourable, giving promise that commercial ore shoots would be opened with development.

Development work during the year amounted to 26,537 feet, including 15,081 feet of drifting, of which 12,300 feet was driven in vein material, 50 per cent. showing ore of $8.30 over drift widths, and 2,700 feet on the line for the purpose of making haulage connections with No. 11 shaft.

No. 3 Vein.—On the 1,625-, 1,750-, 1,875-, and 2,000-foot levels, 2,886 feet of drifting was done, 1,680 feet of which was in ore 7 feet wide, average grade $9.40 per ton. Stopes produced 74,645 tons of $8.60 ore.

No. 5 Vein.—Easterly extensions to this vein system were developed on the upper levels of Nos. 5 and 6 shafts. Several shoots of medium-grade ore were opened up on the 600- and 1,000-foot levels, and exploration work indicated the existence of a considerable tonnage of low-grade ore in this area. Stopes produced 26,171 tons of $7.30 ore.

No. 7 Vein.—On the 1,000-, 1,700-, 1,875-, and 2,500-foot levels, 1,419 feet of drifts opened up 616 feet of ore, 7 feet wide, with an average value of $8.30 per ton. Stopes produced 194,309 tons of $8.10 ore.

No. 8 Vein.—No development work was done on this vein during the year. Stopes produced 35,818 tons of ore of $8 grade.

No. 9 Vein.—At the 2,875-foot level, 300 feet of drifting opened up a shoot of ore 6½ feet wide, averaging $8.40 per ton. Stopes produced 54,299 tons of ore, averaging $10.10 per ton.

No. 10 Vein.—From the 2,125- to the 2,875-foot levels, 2,739 feet of drifting was done, 1,500 feet of which was in ore 7 feet wide, with an average grade of $8. Development to the east showed continued improvement. On the 2,875-foot level, south and east of No. 11 shaft, one section of ore was developed which was 408 feet long, 10 feet wide, of an average value of $13.30 per ton. Stopes in the western section of this vein produced 96,235 tons of ore, averaging $5.20 per ton.

No. 12 Vein.—At the 2,375-foot level, 737 feet of drifting showed 310 feet of ore 7 feet wide, with an average value of $6.80.

No. 13 Vein.—This vein was intersected on the 2,375- and 3,375-foot levels, 520 feet south of No. 11 shaft. At the 2,375-foot level, 210 feet of drifting showed ore 7½ feet wide, assaying $23.80 per ton, and at the 3,375-foot, 108 feet of drifting was in ore 7½ feet wide, of $13.10 grade.

No. 14 Vein.—On the 1,875- and 2,375-foot levels, 1,048 feet of drifting was done, 505 feet being in ore, 7½ feet wide and averaging $8.10 per ton.

No. 16 Vein.—This vein was located by diamond-drilling south of No. 10 vein in the western section of the property. Crosscuts on the 2,000- and 2,125-foot levels intersected the ore, and 526 feet of drifting shows 304 feet of ore 10 feet wide, assaying $33.80 per ton. This vein is in the quartz porphyry near the contact. Some very high grade ore was produced, but values were erratic.

SUMMARY OF DEVELOPMENT AND EXPLORATION, APRIL 1, 1927, TO MARCH 31, 1928

Period	Drifts	Cross-cuts	Raises	Winzes	Shafts	Stations	Sumps	Pockets and passes	Total footage	Total excavation	Diamond drilling
	feet	feet	feet	feet	feet	cu. ft.	cu. ft.	cu. ft.	feet	cu. ft.	feet
1	1,652	440	......	......	......	15,502	......	......	2,092	15,502	1,626
2	1,435	393	......	......	......	21,039	......	......	1,828	21,039	2,292
3	1,283	298	33	......	......	24,296	......	......	1,614	24,296	1,875
4	1,269	245	158	......	......	640	......	......	1,672	640	1,787
5	949	712	264	......	......	......	......	......	1,925	......	1,754
6	906	650	115	......	......	......	......	......	1,671	......	2,211
7	1,069	661	321	......	......	......	......	......	2,051	......	1,604
8	1,316	1,298	281	......	......	......	......	......	2,895	......	2,067
9	807	1,825	8	......	......	......	......	......	2,640	......	1,548
10	1,238	1,623	......	......	......	......	......	2,841	2,861	2,841	2,148
11	1,557	944	......	......	......	......	......	3,756	2,501	3,756	2,150
12	1,600	1,122	65	......	......	11,628	......	......	2,787	11,628	2,407
Total	15,081	10,211	1,245	......	......	73,105	......	6,597	26,537	79,702	23,469
Previous years	96,932.8	42,238.3	9,611.4	579.7	12,619.9	534,872	36,823	133,102	161,982.1	704,797	163,081.5
Total to date	112,013.8	52,449.3	10,856.4	579.7	12,619.9	607,977	36,823	139,699	188,519.1	784,499	186,550.5

ORE RESERVES BY CLAIMS, APRIL 1, 1927, TO MARCH 31, 1928

	Tons	Assay	Value
McIntyre claims	723,418	$7.45	$5,401,122
McIntyre Extension claims	172,429	9.95	1,713,520
Jupiter claims	556,589	9.40	5,245,201
Plenaurum claims	94,318	7.80	738,776
	1,546,754	8.45	$13,098,619
Broken ore	294,461	7.75	2,277,546
Total	1,841,215	8.35	$15,376,165

For the period ending March 31, 1927, the estimated ore reserves were 1,675,898 tons, of an average value of $8.43 and a total value of $14,130,220.

ANALYSIS OF MINING COSTS PER TON MILLED

	Stoping	Drifting	Cross-cutting	Raising	Stations and sumps, No. 11 shaft	Sinking, No. 11 shaft	Total cost	Cost per ton
Labour	$533,706.57	$110,272.45	$82,707.72	$14,435.02	$10,569.06	$5,616.88	$757,307.70	$1.4551
Explosives	89,193.98	50,396.32	33,355.74	4,240.38	990.44		178,176.86	.3423
Supplies	55,194.81	10,054.78	13,889.98	1,416.46	2,542.27	1,343.46	84,441.76	.1622
Power	36,434.51	9,492.71	7,459.44	2,054.46	1,311.07	963.23	57,715.42	.1109
Timbering	114,656.30		1,972.35		6,431.19	27,105.70	150,165.54	.2886
Shaft repairs	3,551.62						3,551.62	.0068
Back-filling	7,266.46						7,266.46	.0140
Steel-sharpening	30,232.66	15,611.31	10,807.08	1,320.90	1,128.46	33.66	59,134.07	.1136
Drill repairs	10,311.83	3,025.19	1,801.81	583.96	188.56	81.39	15,992.74	.0307
Surveying and engineering	19,474.23	4,297.35	2,996.15	1,018.60	282.63	84.00	28,152.96	.0542
Sampling and assaying	31,006.23	5,310.55	2,676.69		39.71		39,033.18	.0750
Pumping and ventilating	11,826.67		1,141.85		439.96	3,246.51	16,654.99	.0320
Tramming	68,626.52	7,668.73	9,779.90	31.18			86,106.33	.1654
Surface tramming			2,370.21		1,032.52	1,613.20	5,015.93	.0096
Hoisting	103,787.40	10,388.15	30,727.56	42.34	6,419.44	27,890.27	179,255.16	.3444
Total	$1,115,269.79	$226,517.54	$201,686.48	$25,143.30	$31,375.31	$67,978.30	$1,667,970.72	$3.2048
Less: Charged to undistributed development			109,295.44	8,066.80	31,375.31	67,978.30	216,715.85	.4164
	$1,115,269.79	$226,517.54	$92,391.04	$17,076.50			$1,451,254.87	$2.7884
Exploration							40,445.73	.0777
							$1,491,700.60	$2.8661
Examination of prospects							14,648.96	.0281
Total							$1,506,349.56	$2.8942
Unit cost per ton	$2.1429	$0.4352	$0.1775	$0.0328				
Unit cost for period ending March 31, 1927	1.9916	0.5313	0.1583	0.0114				$2.7882

Milling

During the year under review, the mill treated 520,460 tons of ore of an average value of $8.09, or a gross value of $4,207,553, as compared with 385,409 tons of an average value of $8.08 and a gross value of $3,113,500.07 for the nine months ending March 31, 1927.

The bullion recovery for the year ending March 31, 1928, was $3,987,634.94 and contained: gold, 191,661 fine ounces; silver, 44,978 fine ounces.

PRODUCTION SINCE THE COMMENCEMENT OF MILLING OPERATIONS IN 1912

Period	Months	Tons milled	Value per ton	Gross value	Recovery per ton	Total value
1912	12	14,500	$7.00	$101,555.16	$5.25	$76,166.38
1913	12	31,979	7.85	251,314.45	7.05	225,752.25
Jan. 1, '14 to Mar. 31, '15	15	85,654	8.87	760,232.16	8.39	718,331.71
Apr. 1, '15 to Mar. 31, '16	12	105,758	7.71	815,345.49	7.38	779,990.94
Apr. 1, '16 to June 30, '17	15	195,307	10.00	1,954,793.28	9.55	1,864,914.28
July 1, '17 to June 30, '18	12	178,327	10.05	1,793,197.55	9.61	1,714,258.00
July 1, '18 to June 30, '19	12	179,874	9.78	1,759,627.40	9.29	1,671,646.03
July 1, '19 to June 30, '20	12	188,835	11.52	2,175,891.31	11.02	2,080,178.44
July 1, '20 to June 30, '21	12	171,916	11.67	2,005,672.00	11.08	1,904,326.36
July 1, '21 to June 30, '22	12	193,971	10.69	2,074,088.40	9.99	1,937,105.07
July 1, '22 to June 30, '23	12	240,615	9.96	2,397,303.00	9.35	2,249,741.63
July 1, '23 to June 30, '24	12	360,140	9.69	3,488,863.00	9.14	3,291,178.22
July 1, '24 to June 30, '25	12	400,259	9.43	3,774,068.00	8.86	3,546,637.52
July 1, '25 to June 30, '26	12	460,909	8.72	4,020,326.00	8.25	3,804,774.90
July 1, '26 to Mar. 31, '27	9	385,409	8.08	3,113,500.07	7.67	2,957,060.97
Apr. 1, '27 to Mar. 31, '28	12	520,460	8.09	4,207,553.00	7.66	3,987,634.94
Total	....	3,713,913	$9.34	$34,693,330.27	$8.83	$32,809,697.64

MILLING COSTS

	Labour	Supplies	Repairs and maintenance	Power	Total	Cost per ton
Ball milling	$8,605.18	$29,857.28	$486.80	$11,922.77	$50,872.03	$0.0976
Tube milling	6,771.54	54,030.30	1,037.57	29,222.62	91,062.03	.1750
Classification	8,211.17	4,218.67	872.93	3,598.90	16,901.67	.0325
Pumping and elevating	6,682.43	6,321.88	295.30	3,992.70	17,292.31	.0332
Agitation	6,682.43	1,772.65	412.30	5,652.44	14,519.82	.0279
Thickening	6,682.43	3,200.30	908.10	2,091.52	12,882.35	.0248
Clarification	8,357.72	2,287.09	516.40	1,634.25	12,795.46	.0246
Precipitation	6,682.43	19,709.98	90.80	1,989.88	28,473.09	.0547
Reagents	....	61,257.59	....	....	61,257.59	.1177
Filtration	13,863.72	3,612.12	372.90	3,395.62	21,244.36	.0408
Refining and assaying	14,546.72	8,900.75	257.10	508.05	24,212.62	.0465
Heating	....	6,082.00	139.50	....	6,221.50	.0120
Tailings disposal	3,800.67	7,472.33	2,346.50	2,371.04	15,990.54	.0307
Mill alterations	548.44	1,872.50	....	....	2,420.94	.0047
Total	$91,434.88	$210,595.44	$7,736.20	$66,379.79	$376,146.31	$0.7227

OPERATING COSTS

	Total	Per ton milled
MINING:		
Exploration	$40,445.73	$0.0777
Development	335,985.08	.6455
Breaking and stoping	1,115,269.79	2.1429
Examination of prospects	14,648.96	.0281
Total mining costs	$1,506,349.56	$2.8942
Crushing and transportation	$69,100.72	$0.1328
Milling	376,146.31	.7227
Heating and maintenance—buildings and camps	49,319.09	.0947
Mercantile store and welfare expenses	10,085.18	.0194
Bullion marketing and general expense—mine office	81,854.96	.1573
Administration and general expense—Toronto office	89,912.94	.1728
Insurance—general	17,253.80	.0332
Total	$2,200,022.56	$4.2271

The total operating cost for the period ending March 31, 1927, was $4.1480, the increase of 7.91 cents being accounted for by the larger amount of development work performed.

ADDITIONS TO PLANT, BUILDINGS AND EQUIPMENT

Milling and crusher plants	$11,820.57
Workshops and equipment	8,015.90
Surface transportation equipment	1,138.05
Surveying instruments and office equipment	1,342.96
Rescue equipment	1,314.05
Dwellings	2,021.74
Hoisting plant and headworks No. 11 shaft, completed	132,963.23
Underground pumps No. 11 shaft	21,124.09
Skip loading equipment	13,040.94
Underground haulage equipment	28,593.86
Sundry underground equipment	20,839.33
	$242,214.72
Construction, incomplete	69,494.94
	$311,709.66

The average number of men employed during the year was 770, of which 540 were employed in the mine, 65 in the mill, and 165 general.

McMaster Mining Syndicate

The McMaster Mining Syndicate operated their property near Rosegrove, Boston township, district of Timiskaming, during 1927 with a force of 15 men. Harry McMaster is manager, and A. H. Wallace is mine captain.

The shaft on the west side of the railway was sunk to a depth of 250 feet, and some 400 feet of crosscutting was done north and south on the 250-foot level.

McMillan Gold Mines, Limited

Work has been steadily proceeding on the property of this company in Mongowin township, district of Sudbury, throughout 1927-28.

The two-compartment shaft started in the spring of 1927 was completed to a depth of 550 feet, and stations were cut at the 125-, 225-, 325-, 425-, and 525-foot levels.

Development work has been concentrated on the 325- and 525-foot levels, and approximately 2,200 feet of drifting and crosscutting had been completed on these levels up to September 1, 1928.

Commercial grade of ore is said to have been shown for lengths totalling approximately 300 feet in the drifting on these levels.

Additions to the plant of a 150 h.p. horizontal return tubular boiler, a single-drum hoist of heavier capacity, an Ingersoll-Rand drill sharpener, and an oil-burning forge were made during the period under review. A new office building and an additional bunk-house were erected, and the old office building was converted into a manager's residence.

The capitalization of the company has been increased from $2,000,000 to $3,000,000, in shares of $1 par, to finance further development and the possible erection of a mill.

The projected development campaign of the company calls for additional diamond-drilling, a continuation of the exploration of the 325- and 525-foot levels, and, tentatively, for the sinking of a three-compartment shaft at such a time as the developments warrant the erection of a mill and the establishment of the property on a production basis.

The officers and directors of the company are: John H. Banks, president, Chas. B. Goldsborough, secretary-treasurer, W. J. Galligan, R. L. Patterson, all of New York; G. A. Foot and E. J. McMillan, Sudbury; and Jos. Errington, Toronto.

Manor Gold Mines, Limited

Manor Gold Mines, Limited, operated the Manley-O'Reilly property in Skead township, district of Timiskaming, except for the three summer months, with a force of 18 men.

The shaft was sunk from 375 feet to 500 feet in April and May, and a new level established at 475 feet.

Lynden A. Butler took charge on September 25, 1927, and drove crosscuts 235 feet west and 180 feet east and did 75 feet of drifting on the 475-foot level. The property closed down in January, 1928.

March Gold, Limited

This company has an authorized capitalization of $1,500,000, divided into shares of $1 par value each. The shares formerly had a par value of 10 cents, but the change was ratified at a meeting of shareholders held June 15, 1927. The parent company in the United States has a capitalization of $3,500,000, divided into shares of $1 par value each.

The officers of the company are: Henry Kobler, president; B. C. Conderman, vice-president; Samuel B. Darlich, secretary; F. J. C. Bull, treasurer; Bernard N. Hyman, chairman of the board. E. S. McEwen was general superintendent throughout 1927 and was succeeded January 1, 1928, by Jos. T. Baldwin. The directors of the company are: Bernard N. Hyman, Henry Kobler, Samuel B. Darlich, Geo. R. Feine, F. J. C. Bull, Charles J. Schmidt, Henry Tiedt, Gustave Loesch, and Jacob Schwingel, all of Buffalo, N.Y., and B. C. Conderman of Hornell, N.Y. The head office of the comapny is at 402 Wallbridge Building, Buffalo, N.Y., and the mine office address is Box 533, South Porcupine, Ont.

The company owns five claims in the township of Deloro, district of Cochrane. These claims comprise H.R. 823, H.R. 833, and H.R. 900 of the original March group and the Maidens-McDonald group, H.R. 832 and H.R. 926, purchased from the Coniagas Mines, Limited. Three other claims were held under option in previous years.

There are five shafts sunk on the property, No. 1 situated on H.R. 823 being the first sunk by the March Gold, Limited, to a depth of 800 feet. No work has been done through this shaft for several years. No. 2, an incline, 60° N., is sunk on H.R. 833 to a depth of 190 feet and is connected at the 170-foot level with No. 3, a vertical, three-compartment shaft located on H.R. 833.

An inclined shaft, known as No. 4, located on H.R. 832, is sunk along No. 6 vein at 65° N. to a depth of 220 feet (vertical), the work having been done by the original holders. This shaft is now connected with No. 3, which lies 460 feet to the southwest.

A vertical shaft sunk to a depth of 115 feet on H.R. 833 is not connected with other workings of the March or Maidens-McDonald groups. The plant erected at this shaft has been dismantled.

Milling operations were carried on in 1927 until February 15, and mining operations were suspended March 15 and resumed again on November 1. Following the closing of the mill, work in the mine was confined to development at the 170- and 300-foot levels. Drifting was done along No. 6 vein towards the

No. 4 shaft, and connections were made at these levels. Following the suspension of mining operations in March, a diamond-drill hole was drilled from the bottom of the No. 3 shaft for a distance of 740 feet to the south.

With the resumption of operations in November, No. 3 shaft was sunk to a depth of 450 feet and a level established at 425 feet. John Lively was in charge of the sinking operations.

When milling operations were being carried on in the early part of 1927, 85 men were employed, 50 in the mine, 10 in the mill, and 25 general. The mill resumed operations again on May 1, 1928.

Mayflower Gold Mines, Limited

This company was incorporated in May, 1928, to develop the Mayflower mine in the Rainy River district, located on the Port Arthur to Fort Frances line of the Canadian National, about 1½ miles west of Flanders or some 172 miles west of Port Arthur.

The capitalization of the company is $3,500,000 in shares of $1 par value. Fifty per cent. of the stock is issued. The officers and directors of the company are: John R. Lumby, president, R. E. Battram, secretary-treasurer, W. J. Hoover, managing director, Frank H. Spence, W. J. Hoover, John R. Lumby, all of Fort William; E. V. McKague, Toronto; and R. Norman Card, Port Arthur.

During July and August, 1928, a force of 8 men was employed at the property crosscutting by hand steel on the 100-foot level.

When the property was visited on August 13, 1928, 17 feet advance had been made on the crosscut through the vein from the west drift on this level.

Moss Mines, Limited

The following information is obtained from the first annual report of Moss Mines, Limited, for the period ending December 31, 1927.

Moss Mines, Limited, was incorporated March 17, 1927, with a capital of $4,000,000 in shares of $1 par value, for the purpose of taking over from the Shield Development Company, Limited, certain rights held by the latter company over property in Moss township, district of Thunder Bay.

In part consideration for the transfer of these rights, the Shield Development Company, Limited, received 2,000,000 shares of the capital stock of Moss Mines, Limited, leaving the remaining 2,000,000 shares in the treasury of the company to be sold as and when thought best to finance its future operations.

The property of the company consists of a group of claims comprising five adjoining lots, an area of 900 acres, all in one block, viz., lot H.1, known as the Huronian mine, 160 acres; lot H.3, known as the Neebish location, 160 acres; locations 25B, 80 acres; 26B, 180 acres; and 28B, 320 acres.

Moss Mines, Limited, nominally took over control of this property on May 31, 1927, but the Shield Development Company continued to carry on work on it, on behalf of the new company, for some time after that date, pending the completion of financial arrangements.

This was accomplished through the sale of a block of treasury shares. Altogether 623,075 shares were disposed of in this manner. netting the company $249,230.

The report continues:—

> At the present time (December 31, 1927), work on the property is being concentrated on a vein system located on lot H.1, known as the Huronian mine. Altogether about 1,500 feet of

underground exploratory work has been accomplished upon this, for the most part at a depth of about 125 feet from the surface, and with such highly satisfactory result, as regards the extent and value of the ore disclosed, that it has been decided to immediately push its exploration and development at greater depth and in such a manner that mining operations may be carried on later upon as extensive a scale as might possibly be required. With this end in view, already preparations are under way to sink a new vertical three-compartment shaft to a depth, to start with, of 400 feet from the surface. During the progress of this work, stations will be cut at intervals of 125 feet, from which levels will later be run to further explore and develop the various vein systems known to exist contiguous to this shaft and any others that may be brought to light as a result of the lateral exploratory work proposed.

In the present workings the veins so far encountered, though on the whole comparatively speaking narrow, are nevertheless remarkably persistent and consistent in their high precious metal content, rendering them commercial over a practical stoping width for considerable lengths. The habits of like ore bodies existing in other fields under similar geological conditions, such as those of the Kirkland Lake area, suggest, however, that those of the Moss Mines property can reasonably be expected to increase in size, as greater depth is reached; and if this proves to be the case, we have in it a mine of really outstanding worth. The development programme we now have in hand is planned to definitely settle this question and with due expedition because the capacity of the mill eventually to be installed will be determined by the answer to it.

During the interval from the time the above report was written until the property was visited on August 10, 1928, a small additional amount of drifting and crosscutting on the 125-foot level from No. 1 shaft had been completed and the sinking of No. 3 shaft, the vertical three-compartment shaft referred to above, about 400 feet northeast of No. 1 shaft and in the footwall of No. 1 vein had been proceeded with.

This shaft on the above date had reached a depth of 308 feet with stations cut at the 125- and 250-foot levels.

In addition to the headframe on this new shaft, buildings for a hoist-house and machine and blacksmith shop had been erected.

New camp buildings and a combined cookery and staff-house were under construction at the time the property was visited.

Thirty-five men were employed on the property, 12 of whom constituted the crews sinking No. 3 shaft, working on three shifts a day.

J. G. Harkness, Kashabowie, is general superintendent of the property.

The following notes from a report on the property written by Norman R. Fisher, president and managing director of the company, contain many interesting historical facts dealing with the earlier efforts on the property.

Location.—The whole of this area is situated on the west shore of Jackfish lake, shown on all Government maps of the district, which lies about 12 miles south of Keego on the Canadian National's main line running from the head of the Lakes to Winnipeg.

The present route to the property is a somewhat circuitous one starting from Kashabowie situated on this line about 14 miles east of Keego and about 23 miles distant from the property in a northeasterly direction; but, as soon as conveniently possible, it is proposed to build another road in a more northerly direction, by the shorter route, to connect with the railroad at or near Keego, thus cutting off about 10 miles of road travel.

Kashabowie is only about 80 miles west of Fort William, and is an unusually convenient point to operate from, as all trains stop there and it has the benefit of express, telegraph, and post office facilities, whilst at the proposed new point of juncture anything of the kind will have to be provided, and doubtless will be, as soon as it is shown to be warranted.

Historical.—It was on lot H.1 of this group, first known as the Jackfish mine and later as the Huronian mine, that gold, in notable quantity, was first discovered in Ontario and tellurides of gold and silver, in appreciable quantity, were first discovered in Canada.

The discovery was made away back in 1871 by an Indian when trapping at a beaver dam, still in existence, having the outcrop of the deposit as one of its abutments.

The Indian brought his discovery to the notice of the Hudson's Bay Company's agent at Fort William, who in turn brought it to the attention of a well-known prospector of that day, named Peter McKellar, who forthwith visited the find and staked it on behalf of a syndicate comprising himself, the Indian, the Hudson's Bay agent and two others.

The discovery created a sensation at the time, and steps were taken to exploit it immediately with the financial and technical assistance of Captain Frue, then manager of the Silver Islet mine, who had purchased a half interest in it, but little was accomplished in this direction before the work was stopped by the Indians of the district on the grounds that the white men were trespassing upon their preserve.

Evenutally a treaty amicably settling the issue was arranged, but in the meantime Frue had died, which caused further delay, and actually it was not until the spring of 1882 that a further start was made to develop the property.

McKellar, who was now placed in charge, stated in a report he wrote in that year that he blasted from the vein a representative one-ton sample of its ore and had it treated in New York by Ledoux and Ricketts, who reported that it carried $36.30 per ton in gold and 11.80 ounces in silver. He also stated that he sent 123 pounds of selected ore to Balbach and Son, of Newark, N.J., who treated it for the recovery of 1.16 ounces of gold and 5½ ounces of silver, equivalent to a value of $518 to the ton, and to Ledoux and Rickets a piece weighing about three pounds which assayed $5,971.60 to the ton. Such returns are, however, of little practical interest, except that they show the existence in that day of the same rich plums or patches now found to occur every here and there in the vein at depth and which will undoubtedly cause a sweetening of the ore to a value appreciably above the sampling average when dealt with in bulk.

A test was also carried out on the one-ton parcel of ore by Mathey and Riotte, of New York, to determine the best way of treating it, and the use of amalgamating plates and Frue vanners was recommended. The cyanide process, now in almost universal use on gold ores, was unknown at that time, its place as leader amongst chemical methods being then in a measure occupied by the chlorination process.

Following this preliminary investigation a deal was made on the property, under the terms of which $30,000 working capital was provided on the understanding that it would be sufficient to bring the property into production, and active steps towards this end were commenced in the fall of 1882.

The property was then about 70 miles from the nearest railroad, the Canadian Pacific, with nothing but lakes and virgin forest intervening; yet, before the break-up in the spring of 1883 had arrived, a way had been cut to it from Savanne, and all the heavy equipment and supplies necessary to bring the property into production had been delivered.

Whilst the work of installing this plant and equipment, including a ten-stamp mill, was going on, the mine itself was being developed by hand steel and other primitive appliances, but it was not until about Christmas of that year that things were in shape to start production, by which time the $30,000 had been spent and an additional $20,000 provided to see the project through.

However, owing to various unforeseen causes, chief amongst which was the fact that a much smaller amount than was expected of the gold content of the ore could be recovered by amalgamation, the working capital proved insufficient, and by the fall of 1884 the company was again out of funds and operations were suspended, temporarily, it was expected, pending its refinancing, but except for a short period in 1885, when the mine was reopened for two or three months to permit of a thorough test of it being made by two engineers specially selected for the purpose, it never got properly under way again until recently.

Both these engineers strongly urged its further operation, but it was finally decided to await the provision of better transport facilities, particularly as the construction of another railroad, where the Canadian National now stands, was contemplated.

Existing records show that in this test 46.7 tons of representative ore was treated for the recovery of $11.54 per ton by concentration alone, and probably another 10 per cent. by amalgamation, though there is no specific record of this, and as the loss must have been considerable it is apparent that the average gross value of this particular lot must have been better than $15 per ton.

This, in fact, is what McKellar claims was the average value of the several hundred tons he treated during the period of the property's operating activity in 1884, though he was only able to recover $10 to $11 with the inadequate appliances he then had in use, with which he did very well to make the extraction of 75 per cent. indicated.

Murphy Mines, Limited

Murphy Mines, Limited, has an authorized capital of 3,000,000 shares of $1 par value. The head office is in the Northern Ontario Building, 330 Bay Street, Toronto. R. R. Brown is president; Draper Dobie, vice-president; James E. Day and E. M. Murphy, directors. T. R. Buchanan is manager, and C. N. Milne, superintendent.

Building operations began in the fall on their property at Argonaut Road in Gauthier township, district of Timiskaming, and the following buildings were erected: camp, 20 by 32 feet; cookery, 20 by 34 feet; office, 22 by 26 feet; compressor house, 18 by 26 feet; hoist-house, 16 by 18 feet; dry- and storehouse, 14 by 30 feet; repair shop, 12 by 30 feet; smithy, 18 by 18 feet; carpenter shop, 14 by 22 feet; thaw- and cap-house, each 8 by 8 feet, and a magazine, 12 by 14 feet.

The sinking of a three-compartment shaft was begun as soon as power was available in January, 1928.

New York Porcupine Mines, Limited

This company is capitalized at $2,500,000, in shares of $1 par value each. The officers and directors of the company are: Edward G. Ten Eyck, president; H. H. Roberts, vice-president; Thos. K. Smith, secretary; Michael E. Monahan, treasurer; Michael Lemp, Joseph Montgomery, and Willard H. Knapp, directors. Harry W. Darling, Box 489, Timmins, Ont., is consulting engineer. The head office of the company is at 211 H. & R. Building, Syracuse, N.Y.

The company owns the Scott veteran claim, south half of lot 10, concession IV, and the Martin claim, south half of lot 4, concession I, Tisdale township, district of Cochrane. Mining operations have been carried on at the Martin claim, and a three-compartment shaft has been sunk to a depth of 272 feet, with levels at 125 and 250 feet.

The following development work was done during the year 1927: 150 feet of crosscutting at the 125-foot level and 1,471 feet of drifting and crosscutting at the 250-foot level.

At a distance of 700 feet south of the No. 1 shaft, a winze, known as No. 2, 8 by 12 feet, was started. In March, 1928, it had reached a depth of 375 feet, having been sunk on an incline of 70 degrees to the south.

Development on the 200-foot level has shown a lens 100 feet in length and 25 feet in width of a good grade of ore. This lens strikes east in quartz porphyry, a mass of which lies to the south and east of Simpson lake.

The followng plant is installed at the mine: Alley & McLellan Sentinel compressor, capacity 400 cubic feet per minute, driven by a 75 h.p. induction motor; Sullivan type WG-6 compressor, capacity 528 cubic feet per minute, driven by a 100 h.p. induction motor; 70 h.p. locomotive boiler; Jenckes steam hoist converted for operation by a 75 h.p. slip-ring motor. This hoist has double drums, 54 inches diameter and 42-inch face. Hoisting speed is 600 feet per minute for 4,000 pounds unbalanced load.

Electric power is supplied by the Northern Canada Power Company, Limited. Motors at the mine plant operate on 550 voltage. At an earlier stage in the development of the mine, power was furnished by a 100 h.p. Polar Diesel engine.

On an average, 25 men have been employed during the year 1927. A. S. Crowe has been mine captain since October, 1927, when he succeeded Andrew E. Taylor.

Northern Red Lake Mines, Limited

This company, in addition to claims in the Woman Lake area, holds two claims, A.L. 113, the Isabella, and A.L. 114, the Golden Star, in the Mine Centre area, Rainy River district, under option from W. E. Stone of Mine Centre and H. Williams of Fort Frances.

A 25-ton Gibson mill, consisting chiefly of a Blake crusher, Gibson rod mill, an amalgamation table, concentrating table, and a flotation cell, was installed on the Golden Star property early in 1928, and a small amount of material obtained from an open cut on the continuation of the vein east of the old Golden Star workings was treated.

A test pit, reported to be some 15 feet deep, was sunk on the Isabella.

Work was suspended in July, 1928.

H. E. Machol of Denver, Colorado, was general superintendent on the property, employing about 15 men during the active stages of the work.

The company was incorporated July 23, 1926, with a capital of 1,000,000 shares of no par value.

The officers and directors are: Frederick S. Munson, Fort William, president and treasurer; Joseph M. Kollar, Detroit, Mich., secretary; Harrold I. Watkins, Ferndale, Mich., vice-president; Fredrick S. Munson, Fort William, managing director.

Northland Gold Mines, Limited

Northland Gold Mines, Limited, operated their property in Gauthier township, district of Timiskaming, with a working force of from 25 to 40 men. John J. Byrne is managing director.

For the 14 months' period from November, 1926, to the end of 1927, the shaft was sunk from the 500-foot to the 1,000-foot level, and stations were cut at 750, 875, and 1,000 feet. Fifty feet of lateral work was done on the 750-foot level, and on the 1,000-foot level a total of 1,692 feet of lateral work.

During the period, the following buildings were erected: director's residence, dining-camp, assay office, engineering office and residence, and additions to the power-house and bunk-house.

Ossian Gold Mines, Limited

Ossian Gold Mines, Limited, operated their property in Ossian township, district of Timiskaming, during the early months of the year, doing 660 feet of lateral work on the 100-foot level. Ralph Hurd was manager, and 20 men were employed.

Ostrom Gold Mines, Limited

Ostrom Gold Mines, Limited, has a capital of 5,000,000 shares of $1 par value, with 2,700,000 shares issued. George E. Silvester is president; Le Roy Johnston is vice-president; Charles Clark, Maurice Welsh, T. R. W. Black, all of Toronto; E. R. Ostrom, of Pembroke, and W. F. Baird, of Carleton Place, are directors. The head office is at 331 Bay Street, Toronto. James Houston is manager, and 25 men are employed at the property, which is in Catharine township, district of Timiskaming.

The sinking of an inclined shaft at 66 degrees began on June 25 and was continued to a depth of 500 feet, with stations at 200, 350, and 500 feet. About 1,300 feet of drifts and crosscuts had been driven on the 500-foot level up to the time the property closed down in June, 1928.

Pawnee Kirkland Gold Mines, Limited

Pawnee Kirkland Gold Mines, Limited, has a capital of $3,000,000, in shares of $1 par value. The directors are: C. Fred Jordan, president; George W. Morris, M. C. Smith, O. B. Earle, and J. Y. Murdoch. Roy W. Weldon is secretary, and the head office is at 504 Kent Building, Toronto.

J. J. Byrne is manager, and 30 men are employed at the property in Lebel township, district of Timiskaming.

A camp building, 24 by 38 feet; a cookery, 28 by 36 feet; a staff-house, 24 by 28 feet; and a storehouse, 16 by 30 feet, were erected on the property. The shaft, which was begun in February, was continued to a depth of 779 feet, and stations were cut at every 125 feet. Up to the end of 1927, a 15-foot crosscut and 40 feet of drifting had been done on the 125-foot level, an 80-foot crosscut and 111 feet of drifting on the 250-foot level, a 110-foot crosscut and 100 feet of drifting on the 500-foot level, and a 140-foot crosscut south to the vein on the 750-foot level.

Picard Gold Mines, Limited

This company, incorporated in the province of Quebec, September 17, 1927, has an authorized capital of $5,000,000, divided into shares of $1 par value each. At the end of 1927, 3,606,986 shares had been issued.

The officers of the company are: L. A. Gaudry, president; Joseph Racine, vice-president and treasurer; J. O. Montreuil, secretary; E. A. Dowman, manager. The directors are: L. A. Gaudry, Joseph Racine, J. O. Montreuil, A. Fafard, Romeo Roy, J. Mercier, and H. Gagnon. The head office of the company is at 93 St. Peter Street, Quebec, Que., and the mine address is Jackson-Manion, Ont.

The company holdings are in the district of Kenora (Patricia portion) and include 20 claims in Woman lake on what is known as Picard island. The company also had an option on 9 claims lying about a mile and a quarter southeast of Confederation lake (Lost bay), south of and adjoining the Hill-Tivey-Sloan claims. The claims of the group are referred to as the MacAulay option and are owned by a syndicate of Timmins, of which P. A. MacAulay is the chairman. The 9 claims are K.R.L. 5,037 to 5,045.

The claims were staked in the summer of 1926 by John McLean, of Timmins, and were later optioned to the Huronian Belt Company, Limited. From March to October, 1927, exploration work was carried on extensively, and with the surface trenching there were also four diamond-drill holes bored on claim No. 5,038 to depths of 450, 185, 200, and 211 feet. The option was not exercised by the Huronian Belt Company, and on December 22, 1927, the Picard Gold Mines, Limited, took up the option.

The following buildings of log construction were erected: two sleep camps, 24 by 16 feet; cookery, 34 by 40 feet; office, 23 by 16 feet; storehouse, 16 by 14 feet; residence, 16 by 12 feet; power-house, 24 by 32 feet; and headframe, 348, in height.

Sinking of a two-compartment shaft, each compartment 4 feet 6 inches square, was started in January, 1928, after the following plant was installed at the property: a portable Ingersoll-Rand gasoline-driven air compressor, 10 by 8 inches, capacity two drills; a Little Tugger hoist; a Leyner drill-sharpener.

This shaft is located centrally on claim No. 5,038, some 500 feet south of the north boundary. At June 10, 1928, when work was suspended, the shaft was at a depth of 110 feet, a level had been established at 100 feet, and some 60 feet of crosscutting had been done to the west.

Work done on the surface revealed a section of the vein, 300 feet in length over a width of 28 feet, which was reported to contain $6.50 in gold. The vein was traced for 200 feet farther and gave low values in gold; here and there some native gold could be seen. The strike is N. 15° E. The country rock in the vicinity of the vein is a Keewatin greenstone intruded by diorite and some acid dikes.

When the property was being worked by the Picard Gold Mines, Limited, there were 26 men employed under John McLean as foreman. In August, 1928, it was reported that the Picard Gold Mines, Limited, had forfeited their option.

P.N.B. Syndicate

The P.N.B. Syndicate, consisting of Charles Peterson, John Nicholson, and George Bannerman, all of Porcupine, obtained a lease on the property known as the Scottish-Ontario, northwest portion, township of Whitney, Cochrane district, in October, 1927, from another syndicate, which had purchased the claims of the group following a tax sale in the township.

The claims of the group are Nos. 12,575, 12,576, 12,691-94, lying in lots 11 and 12, fourth and fifth concessions of Whitney. The property has been lying idle for some years, except for some diamond-drilling done in 1923.

The P.N.B. Syndicate began operations in October, 1927, the leasers and three other men being engaged on the work, which was continued until the end of the year and resumed again in February, 1928, and continued until May.

An open cut was worked on a vein, which strikes approximately east and west and on which some development had been done in the earlier days of the area. The vein ranges in width from 2 to 6 feet. About 200 feet west of the shaft a pit about 4 by 6 feet was sunk. The open cut was continued for a length of 80 feet, ranging in width from 20 inches to 4 feet. The excavation varied from a depth of 12 feet at the west to 5 feet at the east. The pit is now partially filled with crushed quartz. Nearer the shaft and to the north, there are series of quartz veins over a width of 12 feet; but little work was done on these. A dump from the sinking of the shaft covers the main vein from the shaft to the edge of the open pit. Rich stringers of gold-bearing quartz are reported to have been found in the main vein near the pit to the west, and from this part the quartz was mined.

A small plant was installed, consisting of a 6-foot Hardinge mill, two small crushers, two amalgamating plates, 12 by 5 feet and 6 by 4 feet, and two Wilfley tables. This machinery was driven by four gasoline engines, one 22 hp., two 6½ h.p., and one 3½ h.p.

Shipments of gold were made to the mint at Ottawa.

In the summer of 1928, the property was sold to the Canusa Gold Mines, Limited. In August, 1928, this company was actively engaged installing a plant and was preparing to resume operations in the two-compartment shaft sunk some years ago to a depth of 100 feet. Operations for the Canusa Gold Mines, Limited, were under the direction of S. Monck, of Timmins. Ten men were employed.

Porcupine Lake Gold Mining Company, Limited

This company has an authorized capital of $3,000,000, of which $1,600,000 is subscribed and paid up. The company was incorporated in 1927 and took over in October, 1927, the property of Porcupine Lake Gold Mines, Limited.

The officers of the company are: J. B. Sterritt, president; C. E. Calvert, vice-president; H. J. Batkin, secretary; A. P. McKenzie, consulting engineer. The directors of the company are: J. B. Sterritt, H. H. Sutherland, C. E. Calvert, and H. J. Batkin. The head office of the company is at 36 King Street East, Toronto.

The holdings of the company include property situated on the northeast shore of Porcupine lake, together with an acreage under the lake, in Whitney township, district of Cochrane. Together with these holdings and some in the township of Tisdale, the company has an option on an additional 300 acres in the township of Whitney.

The mine has been known as the Hunter, called after H. F. Hunter, who in 1908 made the first discovery of gold in the Porcupine area.[1] The property was worked from 1910 to 1914 and was then closed down until October, 1927, when some 8 men were engaged to repair the buildings about the shaft and to put the plant in order. The workings were then dewatered and sampling of the mine was done under the direction of Duncan M. McPhail, manager of the West Dome Lake mine.

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[1] Ont. Dept. Mines, Vol. XXXIII, pt. 2, 1924, p. 3.

Following the sampling, a number of diamond-drill holes were put down from the 275-foot level of the mine, together with several holes drilled from the surface and also through the ice of Porcupine lake. This work was done under the direction of A. P. McKenzie. Work was discontinued in June, 1928.

The plant at the property includes the following: air compressor, made by the Blaisdell Machine Company, of Bradford, Pa., 22 by 14 by 16 inches, speed 160, driven by a 175 h.p. induction motor; Jenckes straight-line air compressor, steam 10 by 12 inches, air 12 by 12 by 7½ inches; vulcan hoist, 8 by 10 inches; 80 h.p. HRT boiler.

The property is described by A. G. Burrows, Provincial Geologist, in "The Porcupine Gold Area,"[1] as follows:—

> A shear zone occurs on the shore and is traceable by trenching 750 feet in a northeast direction. The rock is a rusty-weathering schist containing much sericite and carbonate. In it, there are lenses of a fine sugary quartz running with the schist. Visible gold in a finely divided state is found in the quartz, together with iron pyrites. An inclined shaft was sunk 275 feet and some crosscutting and drifting done on the zone which had been previously diamond-drilled from the lake. The zone dips 60°N.W.

Porcupine Paymaster Mines, Limited

The authorized capital of this company is $2,000,000, divided into shares of $1 par value. The company is controlled by the Premier Paymaster Mines Company, which has a capitalization of $3,000,000, divided into shares of $1 par value each. There is under consideration a consolidation of the Premier Paymaster Mines Company and the United Mineral Lands, Limited, which is to include the Porcupine Paymaster Mines, Limited, under the style of United Mineral Lands Corporation, which will have a capitalization of $10,000,000, divided into shares of $1 par value each.

The holdings of the Canadian company are in Deloro township, district of Cochrane, and comprise ground formerly owned by the Standard Gold Mines, Limited, and the McLean Gold Mines, Limited, the claims lying along the north border of Deloro township.

The officers of the company are: E. H. Walker, president; J. A. Frohock, first vice-president; A. S. Fuller, second vice-president; R. M. Davis, secretary-treasurer; H. E. Clement, general manager (until July 1, 1928). The directors of the company are: E. H. Walker, J. A. Frohock, A. S. Fuller, and D. B. Pattison. The head office of the company is at 79 Milk Street, Boston, Mass. The mine address is Box 508, South Porcupine, Ont.

Mining operations were carried on throughout the year 1927. The following is the development work done during the year:—

Level	Diamond-drill holes	Drifting	Crosscutting	Raising
	feet	feet	feet	feet
Surface	990			
100-foot	488	10	143.4	100
200-foot		43.5		197
300-foot	152	679.9	78.3	641.5
400-foot	622	246.5		93
600-foot	1,219			
800-foot		165		
Total	3,471	1,144.9	221.7	1,031.5

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[1] Ont. Dept. Mines, Vol. XXXIII, pt. 2, 1924, p. 84.

At the Ankerite 475-foot level, there were 829 feet of diamond-drilling and 518 feet of drifting done during 1927.

During the year 1927, the cyanide plant was operated continuously and 62,129 tons of ore treated.

In order to increase the tonnage to be treated a number of changes were started in the fall of 1927. A 42- by 60-inch Buchanan jaw crusher was installed at the 400-foot level of the mine, and all ore sent to the skips for hoisting was reduced to a 5-inch size. In the crushing plant at the surface further crushing was carried out in a 30- by 13-inch Buchanan jaw crusher, from which it was passed to a shaking screen and divided into a product under 1½-inch, the oversize being sent to a Kennedy crusher where it was crushed to 1½-inch.

All 1½-inch material was passed to a 54- by 20-inch rolls and there reduced to half-inch size; from the rolls it could be sent either to the cyanide plant or to a new mill for special treatment.

This new mill is of all timber construction and floored in five steps. Its dimensions are 225 by 75 feet. The product from the rolls is sent to two 7- by 6-foot Allis-Chalmers ball mills, which work in closed circuit with three Dorr classifiers, 8 by 18 feet, the overflow from which passes to a bowl classifier. From this latter the overflow is sent to a 40-foot tray, single discharge thickener, and the slimes are passed to waste. The rake product from the bowl classifier is passed to Plat-O tables, 36 in all. Of these, 27 are to be run as roughers, and the middlings are sent to nine middles tables. Concentrates from all these tables, as well as the middlings from the middles tables, are sent to an Aiken's classifier and dewatered. Then they are conveyed to the cyanide mill and dropped into the tube-mill circuit and follow the circuit for cyanidation. Sands from the tables are dewatered in an 8-foot classifier and then sent to waste.

From this new plant it was intended to make a concentration of a ratio of 10 to 1, and the rated capacity of the plant was to be 1,500 tons a day. It was expected to have this plant in operation early in 1928.

During the year an average of the men employed was: mill, 12; mine, 77; surface, 40; construction, 37; total, 166.

Power and Mines Corporation, Limited

The officers and directors of this company are: Sir F. O. W. Loomis, president, W. H. Perram, secretary-treasurer, Granville Gilmore, Thomas Jones, R. A. Darwin, all of Montreal, Que.; and Nap. G. Kirouac, Quebec, Que.

The capital stock of the company consists of 300,000 shares of preferred stock of a par value of $5 each, and 1,500,000 common shares of no par value.

The company operates the Grace mine, Michipicoten area, district of Algoma.

Underground development work was carried on throughout 1927 and up to April, 1928, when for a period of about five months mining operations were suspended and a campaign of surface exploration undertaken.

About August 1, 1928, underground crews were again put on, and two raises, one from the 400-foot level and the other from the 300-foot level, started in the north end of the mine.

During the period reviewed above and up to September 12, 1928, the following development work had been completed:—

		Feet
SHAFT-SINKING (completing the shaft to a depth of 443 feet)		23
DRIFTING:		
400-foot level	north	490
	south	490
300-foot level	north	340
	south	200
200-foot level	north	5
RAISING:		
400-foot level, north drift		65
300-foot level, north drift		35
Total		1,648

A new log residence for the manager was the only surface construction.

J. A. Roussac, Hawk Junction, is manager, and 36 men are employed, 15 of whom are employed underground.

Red Lake Gold Shore Mines, Limited

This company has an authorized capital of 5,000,000 shares without any nominal or par value. There have been 2,500,000 issued for the property and 400,000 for further development; 2,100,000 are in the treasury.

The officers of the company are: Charles V. Gallagher, president; Robert W. Breuls, vice-president; Harry A. Newman, secretary-treasurer; Charles B. Morgan, managing engineer. The directors are: Charles V. Gallagher and Frederick Laforest, of South Porcupine; Robert W. Breuls, Harry A. Newman, and Ira E. Hough, of Toronto. The head office is at 1102 Excelsior Life Building, 36 Toronto Street, Toronto. The mine office is at Red Lake, Ont.

The company owns 20 claims occupying a solid block situated west of the Howey Gold Mines, Limited, and north of the holdings of the McIntyre-Porcupine Mines, Limited. They lie on the south shore of Red lake and extend into the lake across the northern boundary of the property, all in Dome township, district of Kenora (Patricia portion). These claims comprise the Gallagher group of 6 claims, the Campbell group of 10 claims, the Gallagher and Campbell of 4 and 2, staked since the incorporation of the company. The claim numbers are as follows: K.R.L. 818-22, 1,741, 2,134-40, 5,888-90, 5,944-46, and 6,005.

There are a great variety of rock formations on the property, but the granites and porphyries are the most abundant. The granite in places grades from a true light-coloured acid rock to a more basic type. Throughout the mass there are several volcanic flows highly metamorphosed. Chloritic schist is frequently observed along the contact of the porphyry and Keewatin rocks, showing evidence of much movement and shearing. Where the alteration has not proceeded to the extreme point in the flows, the rock resembles an andesite. At other points there are small flows of rhyolite.

To the end of 1927, some four veins had been uncovered, Nos. 1 and 2 being on K.R.L. 1,741. No. 1 has a southeasterly strike and is reported to have been stripped over a length of more than 300 feet. The vein has a width of 18 inches, but good values are said to prevail to greater widths, the vein itself carrying high gold values.

The No. 2 vein has been uncovered for 300 feet and is located again several hundred feet farther along the southwestern strike.

No. 3 vein has been stripped for a distance of over 900 feet on claims K.R.L. 1,741 and 2,134 and apparently it extends across the north corner of claim K.R.L. 2,137. Its strike is approximately northwest. The main portion of this vein consists of porphyry intermingled at intervals with considerable siliceous material, mostly quartz. The whole body is well mineralized. This vein has been picked up on K.R.L. 822. Substantial gold values have been reported from the vein.

No. 4 vein, striking northeast, is located on claim K.R.L. 820 and extends on to claim K.R.L. 822, along the McIntyre line, a few feet north of the boundary. With vein and vein matter together, there is a width of 3 to 10 feet, and the vein has been stripped for a length of 380 feet. Spectacular gold showings are reported from this vein.

Early in 1928, preparations were made to develop the property by sinking operations. A plant, consisting of the following, was moved to the property: two 60 h.p. locomotive boilers; a Canadian Ingersoll-Rand air compressor, type PRS-3, capacity 720 cubic feet per minute; a Canadian Ingersoll-Rand hoist, 7 by 6 inches, type SSR; a Leyner drill-sharpener. When the property was examined in August, 1928, the machinery had not been installed.

Red Mammoth Gold, Limited

This company has an authorized capital of 150 shares of no par value. The provisional directors of the company are: W. J. Boland, president; W. B. McHenry, secretary; and H. I. Coward, director. Percy E. Hopkins is consulting engineer. The head office of the company is at 407 Bank of Hamilton Building, Toronto, Ont.

During 1928, this company had under consideration the purchase of some 66 claims located on the northeast shore of Red lake between Wilson and East bays, in Dome township, district of Kenora (Patricia portion). The main group in the claims is known as the Smith-Morrison and was staked in the winter of 1925.

Exploration work has revealed a vein ranging in width from 20 to 80 feet and striking N. 40° E. It has been traced along the strike for a distance of 2,600 feet. The vein consists of rusty carbonate schist, in which there are lenses of ankerite. Attractive values in gold have been found at places in the vein.

The following plant has been installed: a Canadian Ingersoll-Rand gasoline-driven air compressor, two-drill capacity; a Little Tugger hoist, type 9-HR.

A headframe, 35 feet in height, has been erected and work started on a two-compartment shaft, compartments 4 feet 6 inches by 5 feet and 3 feet 6 inches by 5 feet. Fifteen feet of the sinking was done by hand, and in August, 1928, when air-drilling had begun the shaft was at a depth of 50 feet. This shaft is located centrally towards the north boundary of claim No. 1,022.

The following camp buildings, all of log construction, are on the property: two sleep camps, 26 by 20 feet; cookery, 40 by 20 feet; office, 18 by 20 feet.

Twenty men were employed under the direction of M. Bouzan.

Sylvanite Gold Mines, Limited

Sylvanite Gold Mines, Limited, has an authorized capital of 3,300,000 shares of $1 par value. The directors are: Edward L. Koons, president; William L. Marcy, vice-president; Clark L. Ingham, treasurer; Welles V. Moot, managing director; Ralph Hochstetter and Oliver Cabana, of Buffalo; and James Y. Murdoch, of Toronto. W. S. Walton is secretary, with offices at 603 Royal Bank Building, Toronto. C. E. Rodgers is general manager, and the working force has been increased from 80 to 140 men. The property is situated in the township of Teck, district of Timiskaming.

The general manager's report for the fiscal year ending March 31, 1928, is as follows:—

Production

For the period to March 31, including eight months' full operation, the production was as follows: tons milled, 57,341; bullion produced, $609,181.61; recovery per ton, $10.62; percentage recovery, 94.4 per cent. for the total period of milling and 94.8 per cent. for the last six months of the year.

It is felt that this extraction is very gratifying when due consideration is given to the marked regularity in daily value of mill feed and the presence of a very considerable quantity of tellurides of gold and silver as well as of other metals, such as lead and mercury.

Mining

The total tons of ore broken was 68,934; waste handled, 10,197 tons. The stopes yielded 62,637 tons, while development produced 6,297 tons.

Estimate of Broken Ore Reserves, March 31, 1928

Tons in stopes	23,909
Tons on dump	6,528
Total	30,437

The broken ore in stopes has been accumulated entirely since the commencement of milling in May, 1927, as no ore could be profitably broken in stopes until the mill was placed in operation. This accumulation of broken ore is highly satisfactory.

Development and Exploration

Claim L.2,101

A section that gives strong evidence of producing a large tonnage of high-grade ore is being developed on claim L. 2,101. An electric haulage system serves this and intermediate points and connects with No. 2 shaft at the 1,000-foot level.

Claim L.2,100

1,375-foot Level.—A crosscut was commenced at the 1,375-foot level and completed for a distance of 154 feet toward the downward extension of No. 1,202 vein. Since March 31 this vein has been intersected at the 1,375-foot level and drifted upon, showing an excellent grade of ore to date.

1.500-foot Level.—At the 1,500-foot level, on the second vein south of the shaft, in No. 1,502 working place, previous diamond-drill indications of ore were proved by drifting and taking down backs. The vein over distance exposed was wider than the average indicated elsewhere on your property, having, in the largest sections, a width of nearly 20 feet. This same vein was intersected by diamond-drilling at a depth of 250 feet below the 1,500-foot level. Commercial ore was indicated at the intersection and promising geological evidence secured. Judged by our limited knowledge of this area, it appears probable that the 1,500-foot level is near the top of an ore body of considerable importance in relation to the future of your property.

No. 2 Shaft.—A 60-ton waste pocket was excavated and a sinking hoist installed at the 1,500-foot level of No. 2. shaft. This was in preparation for sinking to 2,000 feet. Sinking was then continued from 1,526 feet to 1,632 feet, and a station was cut at the 1,625-foot level. It is proposed to cut large double stations at 1,750 and 2,000 feet, while at the 1,875-foot level the excavation will be much smaller. At this date, June 7, the station at the 1,750-foot level is just being completed.

As soon as the shaft is finished to 2,000 feet, crosscutting will be done to intersect the No. 1,502 vein extension, and your other veins, both at the 1,750- and 2,000-foot levels.

Exploration of the wide porphyry area north of No. 2 shaft at 2,000 feet offers good possibilities for ore. This is particularly true of the horizon mentioned because some of the tongues or bands of sediments which exist above, have, according to diamond-drill results, already been bottomed at a short distance below 1,250 feet. If this indication is correct, ore possibilities should increase proportionately.

FOOTAGES OF DEVELOPMENT AND EXPLORATION WORK

	Fiscal year	Beginning of operations to March 31, 1928
	feet	feet
Drifting	1,919	12,756
Crosscutting	276	7,314
Raising	691	1,211
Box-holing	428	540
Sublevel drifting	409	409
Shaft-sinking	106	1,882
Total	3,829	....
Diamond-drilling	2,620	15,055
	cu. feet	cu. feet
Shaft stations and sumps	6,633	71,823

OPERATING COSTS

(All charges included except taxes and depreciation)

	Total cost	Cost per ton milled
Development and exploration	$49,149.37	$0.857
Mining	182,783.34	3.188
Surface ore dump	5,702.99	.099
Milling	94,222.15	1.643
Total	$331,857.85	$5.787

The above costs, except for milling, are taken from June 1, 1927, to April 1, 1928, while those for milling are for the full period of mill operation.

Plant, Buildings and Equipment

Crusher Station, Conveyor, and Mill.—The crusher station, main conveyor, and mill are of steel frame construction. These structures are ample in size for the capacity intended and are well lighted by means of numerous steel sash windows. Machinery arrangement is convenient. Special attention has also been given to the matter of cleanliness and artificial lighting. Designed mill capacity is 200 tons per day. Crushing was commenced in May, 1927, but as underground operations had to be gradually increased, the full milling capacity was not reached until August.

Heavy insulation against cold has been used on all walls and top coverings of steel frame structures. The outside finish of walls is fireproof and the built-up roofing material is guaranteed for 15 years.

The crusher station is equipped for three-stage reduction and sizing. This building has also been so located as to allow for the later erection of a higher headframe, if required.

Mill equipment is modern throughout and suitable for very fine grinding. The flow-sheet includes rod and tube mill closed-circuit grinding, thickening, agitation, and double filtration. Flotation equipment was installed as a precaution but has not been used except for experimental purposes.

All motor controls for the crusher station are operated from one central point. Power for the mill is similarly controlled from two easily accessible locations in the building, from which all motors can be seen.

One man runs the crusher station and conveyor while two others easily operate the mill.

The crushing plant was designed to allow for mill expansion and has a capacity of more than twice that of the present mill. The mine ore, without previous underground crushing, goes to a 200-ton wooden bin at the shaft, while a 600-ton bin of steel construction receives the crushed ore at the mill. Combined storage amounting to 800 tons is thus provided.

The size of the crusher station is 30 feet by 72 feet, with an extension 27 feet by 27 feet at the ore bin. The mill covers a rectangular area 80 feet by 144 feet and 36 feet by 40 feet. All other buildings have been set back to allow for further increase in mill capacity.

Other Improvements.—Buildings erected during or subsequent to that of mill construction are: assay office, 15 by 37 feet; refinery, 20 by 32 feet; electrical shop, 12 by 28 feet; boiler house, 28 by 36 feet; change house, 24 by 32 feet; steel-sharpening shop, 30 by 38½ feet; general office and stores, 32 by 64 feet; general garage, 16 by 48 feet.

These buildings have been placed chiefly on concrete foundations, but where this has not been done, deep rock filling has been substituted. The type of insulation and outside coverings are the same as for the mill; roof coverings are of a durable prepared roofing. During the entire construction programme, only substantial materials have been used.

In the office building double insulation and plaster were employed and a fireproof vault serves the ground and first floors. The general office and stores occupy the ground floor. On the first floor is an engineering office, and rooms for a portion of the staff. The building is warm, well finished, ample for present needs, and suitable for reasonable future enlargement of operations.

The general arrangement of all buildings is such as to allow for a low fire insurance rate and for convenience in handling of mine, mill, and other surface supplies. Buildings are of permanent construction; equipment is new and of the best.

Transformer Station.—A two-storey fireproof transformer station building was erected. This was constructed of concrete, steel, and hollow tile. The transformers are set outside on a concrete base, and the switching arrangement provides for a duplicate installation of transformers without interruption of service.

Heating Plant.—In this building, centrally located and served by a railway siding, one modern, low pressure heating boiler was installed, which is ample for present requirements. In addition, space and suitable foundations were provided for a duplicate installation. Special heating units with motor-driven fan circulation are used in the mill, compressor house, steel-sharpening shop, and blacksmith shop. The remaining buildings are equipped with standard type radiation. An automatic vacuum return and boiler feed unit is employed to serve the entire system; pressure-reducing valves control distribution.

Water System.—Sylvanite, in conjunction with three other Kirkland Lake mines, entered into an agreement with the township of Teck for a supply of pure water for mining and milling requirements. The town installed much larger metal mains to replace the original lines of wood, greatly increased their pumping capacity, purchased additional auxiliary gasoline-driven pumps, and otherwise improved the system for high pressure fire service and normal operation.

A 10-inch cast iron main was laid by your company with the top 6 feet below the surface, connected with the town system, and extended to a point close to the mill. From this line, 6-inch diameter branches were laid to a depth of 7 feet, and fire hydrants were placed at convenient and easily accessible points. This provides an excellent fire protection system as well as a clean water supply for mine, mill, and domestic use.

Over 1,000 feet of cast iron water mains were laid on the company's system, and approximately 35 per cent. of this total was through solid rock excavation.

The installation of your water system and suitable fire-fighting equipment, coupled with the general arrangement and type of construction of mine buildings, has resulted in a very large reduction in your insurance rate.

Sewer System.—When the new office was built, provision was made for connecting with the then proposed extension of the town sewer system. Later, when the Kirkland Lake lines were extended, Sylvanite laid and connected with the office and change house, a permanent line, the top being placed 6 feet below the ground level. Suitable fittings were also left for future additions to the mine system as occasion may require.

Railway Siding.—As soon as it was decided to erect the mill, plans were made for a railway siding, and the siding was in service in time to handle all construction materials and equipment for mine and mill requirements. This included lumber, sand, cement, etc., for the crusher station, mill, and other building and machinery foundations.

The location of the siding is such that all mill supplies and equipment, all coal for heating purposes, and many other supplies, are unloaded directly, without rehandling, from the railway cars to the place of storage. A large saving has thus been made in haulage and handling cost.

Auxiliary Power Unit.—A 100 h.p. gasoline engine, heavy duty type, with direct-connected generator, was installed as an aid to mill operation. This was found absolutely necessary because of the numerous and costly interruptions of electric power as supplied by the local power company.

New Compressor.—A 2,500 cubic foot, direct-connected air compressor was put in service during the year. This unit is driven by a 2,200-volt, leading power factor motor. The object of this type of motor is to provide a means of maintaining a high power factor throughout the mine service system.

Air Receivers.—A large receiver was placed on surface and another installed underground to increase the efficiency of compressed air distribution.

Powder Magazine.—A new building, 12 feet by 16 feet and of proper construction, was erected on one of your north claims in a remote and suitable location.

Tailing Dam.—Approximately 2,000 linear feet of tailing dam was constructed. The object of this is to allow for filling of swamp areas near the plant. It is hoped to later use some of the filled space for construction, timber storage purposes, etc., as future needs may make this desirable.

New Additions and Equipment Authorized.—It may be well to mention here the fact that at a recent meeting of your board of directors, the following were authorized: the purchase of a new main hoist and erection of a general manager's residence.

The new hoist is to be suitable for operating to a far greater depth than the present installation, will hoist at a considerably greater speed, and will handle a much larger load.

The general manager's residence will be spacious, highly pleasing in appearance, thoroughly modern, and of most convenient arrangement.

Summary

All development rock from a large area, as well as a considerable tonnage from exploration, was sent to the mill. This resulted in a lowering of the average grade but was justified because of the knowledge gained from this highly important work.

During the year it was proved that the first vein south of No. 2 shaft is continuous, vertically, for at least 700 feet. Further, there is reasonable certainty that a much greater extent will be developed by future work.

Profits realized for the period were gratifying when it is considered that operations were carried on over a vertical depth of approximately 1,300 feet and a horizontal distance of about 3,000 feet. If the work had been concentrated only on the main ore sections, costs could have been greatly decreased, with a corresponding sacrifice of valuable information.

The mill now in operation is most efficient. Additional hoisting equipment is needed and has been authorized. When this is in service, the plant as a whole should be suitable for continuing toward what is hoped to be a great future growth of your property.

Tashota Gold Mines, Limited

The capitalization of Tashota Gold Mines, Limited, is $2,000,000, in shares of $1 par.

The officers and directors of the company, all of Montreal, Que., are: Henry Hague Vaughan, president; Percival William Ogden, secretary-treasurer; Robert W. Norrington, John Bryson, Thos. Arnold, R. Montague Davy, and W. G. Cumming.

The company holds 6 claims, K.K. 522-26, 536, in a block in the Tashota area, district of Thunder Bay, in addition to 21 claims in the Boston Creek area, McElroy township, district of Timiskaming.

During the fall of 1927, surface stripping and test-pitting was done on two veins on claims K.K. 523 and 524.

On the results of this work a plant was taken in to the property during the winter 1927-28; it consisted of the following: Ingersoll-Rand air compressor, type POC-2, direct-connected, oil engine driven, 600 cubic feet per minute; Ingersoll-Rand hoist, 6 by 7 inches, type SSR, with such accessories as an oil-burning forge, drill-sharpener, rock drills.

A complete set of camps, consisting of two bunk-houses, cook-house, storehouse, office, tool shed, compressor building, hoist-house, blacksmith shop, water tank, powder magazine, and a cap and fuse house, was erected.

Six test pits, three on each vein, were sunk varying distances up to about 30 feet, and finally the location for a vertical two-compartment shaft was chosen on the location of No. 6 pit on the north vein.

When the property was visited in August, 1928, this shaft had attained a depth of 225 feet, with levels cut at 100 and 200 feet.

On the 100-foot level, 30 feet of crosscutting had been done to intersect the north vein and this vein had been drifted on for a distance of approximately 40 feet.

On the 200-foot level the south crosscut was in about 35 feet from the shaft at this time, and it was proposed to crosscut to both veins at this level and drift on them.

The veins where exposed on the surface are about 200 feet apart, the north vein striking N. 75° E. and the south vein N. 80° E., both dipping about 80° N.

The property is reached in the summer by a water route, of about 16 miles length, leaving the transcontinental line of the Canadian National about half a mile west of Paska station and following a chain of lakes forming the headwaters of the North Branch of the Onaman river to a point somewhat below the foot of Barnum lake, from which point a trail has been cut a distance of about five miles in a southerly direction to the property, crossing the South Branch of the Onaman river about two miles from the property.

Owing to the route starting on the height of land, the streams are mainly very small, and much difficulty has been experienced in keeping sufficient water to permit of freighting supplies over the route during the height of the summer season. Several small timber and earth dams had to be erected during the summer of 1928 to maintain the water levels on the smaller creeks along the route between the steel and the head of Whitefish lake.

In winter a road of about 16 miles length is used. This connects with the railway at Tashota.

Thirty-four men were employed on the property at the time of the writer's visit, 13 of whom constituted the underground force, 13 being employed on the surface at the property, and 8 on transportation and maintainance of the summer route.

W. A. Coughlin, Tashota, is the manager of the property.

Teck-Hughes Gold Mines, Limited

The Teck-Hughes Gold Mines, Limited, has an issued capital of 4,467,144 shares of $1 par value. The officers and directors of the company are: Charles L. Denison, president; Albert W. Johnston, vice-president; George C. Miller, secretary; William C. Himrod, treasurer; Robert W. Pomeroy, J. F. Thompson, Conrad E. Wettlaufer, and W. W. Reilley, directors.

D. L. H. Forbes is general manager, and 440 men are employed.

The report of the general manager for the fiscal year ending August 31, 1928, is as follows:—

> During this period 276,652 tons of ore were treated, and bullion amounting to $4,504,706.81, or $16.28 per ton, was recovered. This bullion recovery is equivalent to 217,915 ounces of gold or 0.7877 ounces of gold per ton of ore. The gross revenue was $4,584,443.78, or $16.57 per ton. The total direct operating cost was $1,560,449.88, or $5.64 per ton. Depreciation on buildings and fixed plant amounted to $187,481.86, or $0.68 per ton, making the total of direct and indirect charges come to $1,747,931.74, or $6.32 per ton. The net operating profit was $2,836,512.04, or $10.25 per ton. After making a provision of $219,019.94 for federal and provincial taxes, the net surplus was $2,617,492.10.
>
> Following is a statement of operating costs under their main headings:—

SUMMARIZED OPERATING COST STATEMENT

	Total cost	Cost per ton of ore treated	Cost per ounce of gold produced
Development and exploration	$245,673.78	$0.89	$1.13
Mining	715,988.71	2.59	3.29
Milling	410,186.22	1.48	1.88
General expense	188,601.17	.68	.86
Total direct charges	$1,560,449.88	$5.64	$7.16
Depreciation	187,481.86	.68	.86
Total direct and indirect charges	$1,747,931.74	$6.32	$8.02

It will be noted that in the above cost statement that unit costs in terms of production are presented for the first time, the production unit being the ounce of fine gold, for which $20.67183 is paid by the Mint, the relatively insignificant value of the silver in the bullion being considered as equivalent gold. Since a presentation of unit operating costs, in terms of tonnage only, is often misleading and at best a poor criterion for the operation of a gold mine, both the "per ton of ore" and "per ounce of gold" unit costs are shown here.

Construction work charged to capital account during the period absorbed $180,621.39, all of which was expended on plant additions.

At the beginning of the fiscal year the expansion programme of the previous year had not been completed, but by November 30, 1927, the second unit of the new mill was placed in operation. As soon as the new mill's capacity had been increased by this step from 300 to 600 tons per day, the use of the old mill was temporarily discontinued and its equipment thoroughly overhauled during the months of December and January. The pilot plant in connection with the new mill was completed in December and operated intermittently until March, using a flotation process in conjunction with cyanidation. The results from the use of flotation in the pilot plant were not as good as those obtained in the regular new mill operation, so the flotation equipment was discarded in April and replaced by more useful cyanidation equipment that enabled the average daily capacity of the new mill to be increased from 600 to 640 tons.

By the middle of last May, the entire operation had been adjusted to an average daily capacity of 900 tons.

In the meantime, rapid development of the new deep levels from the 13th to the 19th had established the fact that the excellent ore conditions that had been previously disclosed from the 10th to the 13th levels persisted in a general way as far as the 19th level and that the quantity and grade of ore found on the 19th level was such as to make practically certain the occurrence of similar ore conditions at still deeper horizons. While continuing to develop the main ore zone on higher levels, preparations were then made on the 18th and 19th levels during the early part of the summer to carry exploration and development by the deepening of the central shaft to the 25th level at a depth of 2,980 feet, which will be the limit of its surface hoisting equipment.

After a careful study of the problems connected with mining at still greater depths, it was decided that their satisfactory solution required another shaft at some distance south of the central shaft; while, for opening up the ore zone below the 25th level at the customary vertical intervals of 125 feet, an inclined winze along the footwall of the ore zone would be needed as an extension of the central shaft. Furthermore, as it would require several years to sink a new shaft and connect it suitably with workings tributary to the central shaft, it was decided to start work on this deep level development programme at once so as to ensure that exploration and development can be continued well in advance of stoping as long as favourable conditions persist with depth.

A site for the new shaft was selected in July on a side hill location 670 feet south of the central shaft, and the preliminary work connected with its equipment for deep shaft-sinking was well advanced by the end of August.

This shaft, which will be referred to as the south shaft, is to be equipped for hoisting in one lift from a depth of 3,700 feet, with a capacity of 70 tons per hour. The first level from this shaft to connect with the central shaft will correspond with the 25th level of the central shaft workings. Adequate ventilation for deep levels will be obtained by both natural and mechanical means. Every possible precaution will be taken to ensure safe and healthy working conditions at whatever depth the mine may be worked. It is not expected, however, that this programme will add seriously to operating costs, because ample time has been allowed for its completion as far as the 30th level and extra expense for rushing the work of shaft-sinking will be avoided.

A total development footage of 13,346.9 was accomplished during the year, and the combined total length of all mine workings at August 31 came to 56,620.7 feet. Classified under the usual headings the work done was as follows:—

	Feet
Drifting	8,591.5
Crosscutting	1,934.2
Raising	2,669.6
Shaft-sinking	151.6
Total	13,346.9

In relative importance, the developments on the six new levels from the 14th to the 19th constitute the principal items of the year's work. While further work remains to be done on these levels before the main ore zone can be considered to be fully explored at their horizons, a total ore length of 5,367 feet with excellent average grades and good stoping widths had been obtained on them by August 31.

Next in importance was the finding of new ore bodies of fair size and grade on the 9th and 10th levels in the western part of the mine. Some new ore was found also on other levels from the 6th to the 12th.

Development work produced 45,150 tons of ore that was treated in the mills and 20,252 tons of waste rock that was dumped on the surface.

Diamond-drilling was resumed in November, 1927, and has been continued steadily ever since. The total footage of drilling accomplished was 10,067, most of which was done on levels below the 9th and was in the nature of a series of flat holes drilled across the ore zone at approximately equal intervals for the purpose of determining geological conditions and picking up parallel ore bodies that occur in many places. This work has given excellent results and is now considered an important part of operating routine.

The new result of all underground work was to enable the mine to more than keep pace with the expansion of mill capacity and to build up the tonnage of fully developed blocked and broken ore at August 31, 1928, to nearly double the quantity that was in reserve at the end of the previous fiscal year.

Telluride Gold Mines, Limited

Telluride Gold Mines, Limited, own the south half of lots 10 and 11, concession II, Skead township, district of Timiskaming. The company has a capital of 2,000,000 shares of $1 par value. D. M. Gilpin is president, and the head office of the company is at 405 Northern Ontario Building, Toronto. B. Ashley was manager, and 16 men were employed.

A two-compartment shaft was sunk to a depth of 160 feet, and levels were established at 100 and 150 feet. Lateral work comprised a 30-foot crosscut on the 100-foot level and 220 feet of drifts and crosscuts on the 150-foot level

Tough-Oakes Burnside Gold Mines, Limited

Tough-Oakes Burnside Gold Mines, Limited, operated during the period from April 1, 1927, to October 15, 1928, when the property, which is in Teck township, district of Timiskaming, closed down. Alan Stuart is manager, and an average of 125 men was employed.

Development footages for the period were 3,583 feet of crosscuts and stations, 599 feet of crosscut raises, 2,201 feet of drifts, a 19-foot winze, and 799 feet of sinking in an interior shaft, which was sunk from the 1,100-foot level in the latter part of the period. The total development was 7,201 feet and 2,949 feet of diamond-drilling.

Thirty-nine thousand tons were milled in the year 1927, and 14,395 tons in the year 1928.

Vipond Consolidated Mines, Limited

The authorized capital of this company is $2,500,000, divided into shares of $1 par value each, of which 2,250,000 are issued.

The officers of the company are: F. H. Hamilton, president; John H. Black, vice-president; R. S. Dening, managing director; A. L. Burgess, secretary; Robert E. Dye, general superintendent; and H. C. Boydell, consulting engineer. The directors are: F. H. Hamilton and Sir A. Hamilton Grant, London, England; R. S. Dening, James W. Bain, and John H. Black, Toronto; W. H. Stafford, Almonte; and R. T. Shillington, Haileybury. The head office of the company is at Suite 52, Trusts and Guarantee Building, 302 Bay Street, Toronto. The mine address is Timmins, Ont.

The company owns 320 acres in mining claims and controls 889,612 shares of the 1,150,000 issued in the Inspiration property (3 claims), both this and the Vipond holdings proper lying in the southwest portion of the township of Tisdale, district of Cochrane. Together with these the Vipond company has a three-quarter interest in the Ridgeley claims (6 in number), lying immediately east of the Coniaurum.

The balance sheet for the year ending July 31, 1928, is given in the sixth annual report of the company as follows:—

ASSETS

Capital:		
Mining claims and properties, as per balance sheet July 31, 1924	$1,432,442.84	
Acquired during year ended July 31, 1927, from British Porcupine Mines, Limited, less subsequent adjustments	213,149.19	$1,645,592.03
Mine, mill, camp, and office buildings, plant machinery and equipment as appraised July 31, 1924	$301,240.87	
Additions at cost to July 31, 1927, including British Porcupine Mines, Limited	153,684.04	
For year ended July 31, 1928	653.83	$455,578.74
Shares in other companies at cost		102,540.27
		$2,203,711.04
Current:		
Cash on hand and in banks	$76,300.82	
Provincial and railway bonds at cost (par value $300,000)	298,018.60	
Bullion en route and on hand	33,496.09	
Accounts and interest receivable	3,731.95	
Mining and milling supplies	23,606.58	435,154.04
Deferred:		
Insurance and other prepayments		6,468.42
		$2,645,333.50

LIABILITIES

Capital:		
Capital stock authorized ($2,500,000 shares at $1 per share) issued and outstanding	$2,250,000.00	
Surplus	135,019.80	$2,385,019.80
Current:		
Accounts and wages payable	$28,636.76	
Accrued charges	5,960.35	34,597.11
Reserves:		
Reserve for depreciation of buildings, plant and machinery	$218,122.08	
Reserve for Dominion income and provincial production taxes	7,594.51	225,716.59
		$2,645,333.50

The operating account for the year ending July 31, 1928, shows the following:—

EXPENDITURE

Development	$92,869.95
Mining, including hoisting	178,381.87
Crushing, conveying, and milling	109,756.72
Shipping and marketing bullion	5,113.08
General camp maintenance	8,240.33
Administration and general expense, mine	22,143.53
Administration and general expense, Toronto office	7,255.47
Transfer, legal, and directors' fees	21,315.60
Insurance, including special compensation assessments	19,769.92
Provincial and municipal taxes	6,749.47
Balance carried down	185,930.03
	$657,525.97

REVENUE

Bullion proceeds, less exchange	$646,896.18
Bond and bank interest earned	10,629.79
	$657,525.97

The profit and loss and appropriation account for the year ending July 31, 1928, is as follows:—

DEBIT		
Redemption of pre-production development costs	$42,508.37	
Reserved for plant depreciation	61,092.54	
		$103,600.91
Reserved for Dominion income taxes		4,579.68
Surplus July 31, 1928, carried to balance sheet		135,019.80
		$243,200.39
CREDIT		
Surplus July 31, 1927		$57,270.36
Balance brought down[1]		185,930.03
		$243,200.39

Mining

During the operating period ending July 31, 1928, 86,774 tons of ore were hoisted, of which 74,933 were taken from the stopes, as compared with 95,700 and 82,949 tons for the previous year.

Development

The following development was done:—

Operation	Feet	Cost per foot	
		1927-28	1926-27
Drifting and crosscutting	4,228.5	$13.47	$16.62
Raising	788	17.40	23.94
Total footage	5,016.5	....	....

A total of 1,994 feet of diamond-drilling was done at the surface and 11,704 feet underground at a cost of $1.52 per foot.

During the year a vigorous campaign of development and exploration work was done in two newer areas as well as in older portions of the mine. The newer areas included a portion west of the porphyry on the South Thompson claim and another southeast of the old workings along No. 9 vein.

The former was explored at the 866-foot level, where a crosscut was driven south to the southern boundary of the claim and a further working branching therefrom was driven due west to intersect the porphyry. While this work was not productive at the end of the operating year, the ground explored was becoming more attractive as the porphyry was approached.

In the second area, southeast of the main shaft and along No. 9 vein, ore was developed to some extent at the 500-, 600-, and 733-foot levels, and following the period covered in the sixth annual report, work at the 733-foot level exposed a vein 170 feet in length, averaging 814 feet in width and assaying $9.90 per ton.

Ore Reserves

The ore reserves computed as at July 31, 1928, were estimated to contain 116,905 tons, valued at $890,000, representing a reduction from the previous year's figures of 54,300 tons valued at $514,000. These figures do not take into account the ore developed at the 733-foot level.

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[1] For previous year, $159,584.81.

The Mill

The mill operated continuously during the year, and the following results were obtained:—

Tons milled	86,727
Average value per ton	$8.12[1]
Recovery per ton	$7.46
Gross value	$703,897.20
Bullion recovered	$646,896.18
Average running time	93.7 per cent.

VALUE OF BULLION PRODUCED TO DATE

Bullion produced during the year	$646,896.18
Bullion produced during former years	3,041,320.72
	$3,688,216.90

Cost of Production

	Cost per ton	
	1927-28	1926-27
Development	$1.07	$0.79
Ore extraction	2.06	2.55
Crushing, conveying, and milling	1.26	1.34
Shipping and marketing bullion	.06	.06
General camp maintenance	.10	.11
Administration at mine	.26	.30
Head office expense	.08	.07
Corporate expense	.25	.20
Taxes	.07	.05
Insurance	.23	.29
Total	$5.44	$5.76

During the year there were on an average 130 men employed, distributed as follows: mine, 90; mill, 17; surface, 23.

West Dome Lake Gold Mines, Limited

This company has an authorized capital of 7,000,000 shares of no par value. All the undertakings of the Consolidated West Dome Lake Mines, Limited, were taken over by this company on incorporation for a consideration of 3,500,000 fully paid shares of no par value. Of the shares remaining in the treasury, 403,895 shares were taken up by the shareholders at 10 cents under the offering made June 18, 1927; 667,000 shares were subscribed for by the directors at 15 cents; 10 shares were issued to the incorporators; and 300,000 shares were sold under an underwriting arranged by the directors. The balance of unsubscribed shares in the treasury on December 31, 1927, was 2,129,095.

The holdings of the company consist of 8 mining claims and a fraction of the Ritchie veteran claim situated in the southeastern portion of the township of Tisdale, district of Cochrane, adjoining the property of the Dome Mines, Limited, on the west.

The officers of the company are: Sir Henry M. Pellatt, president; Wm. H. Kinch, first vice-president; Charles L. Sherrill, second vice-president; F. L. Hutchinson, secretary-treasurer; Duncan M. McPhail, manager. The directors of the company are: Sir Henry M. Pellatt, Richard L. Baker, J. A. Murray, Charles L. Sherrill, and M. P. Van Der Voort, of Toronto; Wm. H. Kinch, Buffalo, N.Y.; A. A. McKelvie, Wm. A. Taylor, and F. L. Hutchinson, of New Liskeard. The head office of the company is at 204 McKinnon Building, Toronto, and the mine office address is Box 523, South Porcupine, Ont.

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[1] For 1926-27, the average value was $8.21.

Mining operations were carried on throughout the year 1927; the mill operated for a period of six months and eleven days, ending July 11, 1927. The ore production was distributed as follows:—

ORE PRODUCTION

Level	Tons
900-foot	4,014
1,050-foot	12,968
Total	16,982

The development and exploration work done during the year 1927 was as follows:—

DEVELOPMENT AND EXPLORATION

Level	Drifting	Crosscutting	Raising	Diamond-drilling
	feet	feet	feet	feet
600-foot	158	....	10	....
750-foot	46	....	....	....
900-foot	435	40	60	....
1,050-foot	966	800	75	1,056
1,200-foot	133	....	....	....
Total	1,738	840	145	1,056

In his report for the year ending December 31, 1927, Duncan M. McPhail, the manager of the company, says:—

> During the summer months a good deal of surface prospecting was done on the east end of the company's property and a number of veins were uncovered showing good values.
>
> A right of way was cut and a power line was extended from the transformer house at the Dome Lake property to the old West Dome Lake shaft, a distance of 3,100 feet. . . . A 10- by 12-inch hoist was installed with a 60 h.p. motor. The air line was laid and a portion of the West Dome Lake mine workings dewatered through the shaft 350 feet deep, which was sunk on an angle of 62 degrees. All the ore bodies in the workings, where 4,610 feet of lateral work had been done, were sampled and thoroughly examined and the results checked up with previous reports, which showed 14,129 tons of ore of a value of $8 per ton, or total value of $113,032.

It is also to be noted in the manager's report that underground work had its more important developments on the 1,050- and 1,200-foot levels. At the former level, there was drifting to the east and crosscutting to the north. The first vein intersected in the crosscut was 18 feet in width and was considered to be an easterly extension of No. 3 vein. To the west the vein appeared to be broken by a fault, and no development was done beyond this; but to the east the vein was followed for 260 feet and while showing low values, $3.75 to $4.13 per ton, the development is considered important in view of the width and strength of the vein to the east, some 900 feet from the Dome Mines boundary.

On the 1,200-foot level an ore shoot, 182 feet in length and assaying $18.05 over 44 inches, was developed. This is a downward extension of No. 1,002B ore shoot in No. 3 vein at the 1,050-foot level, where values of $7.17 per ton were obtained in stoping.

The exploration and development accomplished to date is given in the following:—

WEST DOME LAKE WORKINGS

	Feet
No. 1 shaft, drift and crosscuts	4,960
No. 3 shaft	595
No. 4 shaft	113
No. 2 shaft	30
Central shaft	35
Foster shafts, Nos. 1 and 2	85
Total	5,818

DOME LAKE WORKINGS

	Shafts	Drifts	Crosscuts	Raises	Winzes	Stations	Diamond-drilling
	feet	feet	feet	feet	feet	cu. ft.	feet
To June, 1923	1,119	10,883	4,326	1,720	378	....	25,000
1923-24	....	1,300	796	69	....	28,720	....
1925	....	1,407	710.5	296.5	....	....	1,072
1926	....	1,268	....	380	162	4,816	....
1927	....	1,738	840	145	....	....	1,056
Total	1,119	16,596	6,672.5	2,610.5	540	33,536	27,128

The production record to the end of July 11, 1927, when the mill ceased operations, was as follows:—

Year	Bullion	Tons milled	Yield per ton	Value in tailings
1915	$102,880	11,728	$8.50	....
1916	16,814	6,524	2.58	....
1917	44,434	16,388	2.71	....
1918	103,745	11,929	8.70	....
1919	23,910	4,433	5.40	....
1920	47,169	4,707	10.00	....
1924	60,764	11,339	5.36	$0.60
1925	235,091	35,278	6.66	.49
1926	220,758	36,946	5.97	.50
1927	87,919	16,982	5.18	.42
Total	$943,484	156,272	$6.05	....

NOTE.—This production was mostly from No. 3 vein, which has been mined from the surface to below the 1,050-foot level.

PROBABLE ORE

	Tons	Yield per ton	Total value
West Dome section	14,129	$8.00	$113,032
No. 3 vein, 1,200-foot level	10,937	10.03	109,698
Total	25,066	$8.85	$222,730

Milling

The mill operated for a period of six months and eleven days, ending July 11, 1927. The following is the result of the operations:—

Total tons milled	16,982
Average daily tonnage	89
Gross value ore milled	$95,080.46
Total loss in tailings	$7,160.83
Net value recovered (gold, $87,599.36; silver, $320.27)	$87,919.63
Average value per ton	$5.60
Average recovery per ton	$5.18

Of the milling operations, the manager's report for the year ending December 31, 1927, says: "During the period the mill heads were low, owing to striking lean ore in No. 902C stope on the 900-foot level and the upper part of No. 1,002C stope on the 1,050-foot level."

During the year the average number of men employed was 65, of whom 50 were employed in the mine. The mill while in operation employed 11 men.

The balance sheet for the year ending December 31, 1927, shows the following:—

Assets

Current		$41,962.52	
Deferred charges		8,122.50	
Property accounts:			
Mine property	$433,786.58		
Buildings, depreciation provided for	52,305.00		
Plant and equipment, depreciation provided for	102,332.61		
		588,424.19	
Expenditure on development and production[1]	$80,707.76		
Less revenue[1]	13,090.56		
		67,617.20	
Other assets		1,985.00	
			$708,111.41

Liabilities

Current	$12,670.41	
Capital stock (authorized 7,000,000 shares of no par value; subscribed 4,870,905 shares of no par value)	695,441.00	
		$708,111.41

Wright-Hargreaves Mines, Limited

Wright-Hargreaves Mines, Limited, has an authorized capital of 5,500,000 shares of no par value. The officers and directors are: Oliver Cabana, Jr., president; Edwin Lang Miller, vice-president and secretary; Gerard F. Miller, treasurer; Oliver G. Donaldson, James Y. Murdoch, and William H. Wright. James E. Grant is general manager, and 375 men are employed.

The report of the general manager for the year 1927 is as follows:—

> During the year, 209,164 tons of ore were treated, and the bullion recovered therefrom amounted to $2,151,916.24, with an average value per ton of $10.51.
>
> The mill operated 94.788 per cent. of its possible running time, and treated an average of 573 tons per day.
>
> Analysis of operating costs, reproduced below, shows a total cost per ton milled, including the year's expenditure for exploration and development, of $5.469 per ton.

---

[1] The operation and development account which shows this amount covers only the period of six months ending December 31, 1927. The West Dome Lake Gold Mines, Limited, was formed at the end of June, 1927, to take over the Consolidated West Dome Lake Mines, Limited.

ANALYSIS OF OPERATING COSTS

	Total	Cost per ton milled
Development and exploration	$236,560.59	$1.130
Stoping	263,595.61	1.260
Transporting ore (hoisting, etc.)	182,933.11	.875
Milling charges	241,336.40	1.154
Marketing bullion	14,890.99	.071
General and undistributed charges (storehouse, maintaining miscellaneous mine bldgs., administration and management, property, taxes, insurance, interest and exchange, legal expenses, contributions, and miscellaneous)	99,887.37	.478
Road construction and general surface	11,366.60	.054
Stock transfer and registrar charges	19,056.96	.091
Depreciation plant and equipment	74,427.12	.356
Total	$1,144,054.75	$5.469

SUMMARY OF DEVELOPMENT AND EXPLORATION
December 31, 1927

	Drifting	Shaft-sinking	Crosscutting	Diamond-drilling
	feet	feet	feet	feet
December 31, 1926	22,280.5	3,208	3,667.5	5,352.5
Fiscal year	9,979	425	824	9,571
December 31, 1927	32,259.5	3,633	4,491.5	14,923.5

From May, 1921, to December, 1927, the total bullion production was $9,291,284.80, from 776,486 tons milled, with a value per ton of $12.02.

At the beginning of the year we were treating slightly over 400 tons of ore per day, and this was the capacity of the mine and mill, so that any increase meant an enlargement of all departments. It was deemed advisable to increase the tonnage, and in order to do this, a compressor of 2,500-foot capacity was ordered for delivery January 1, but did not arrive until March, which interfered with our programme, as the compressor was essential to larger development.

Orders were placed for the various equipment that was needed. On March 15, skips and ore pockets were installed. An addition to the crushing plant and an additional set of rolls were added. On June 1, the cyanide addition was started.

On August 16, a new double-drum hoist was put into operation. This hoist, with the addition of a larger motor, will have a capacity of 1,000 tons of ore, from a depth of 3,000 feet, per 24 hours.

In September an additional tube mill, with classification, was installed. These additions, with other minor changes and additions, put the mine and mill in shape to handle over 750 tons of ore per day.

The underground operations for the year just passed embraced a campaign of stoping on the north and south veins, together with sinking, and exploring ground west of previous workings and adjoining our west boundary.

On the north break, No. 1 shaft was completed to 1,780 feet in depth, and stations were cut at the 1,625- and 1,750-foot levels. Ore has been opened up for about 30 feet on each of these levels, which compares favourably with the ore on the four levels above. This work has just been completed, and mining will start on the levels about January 10, as soon as pipes, guides, and ladders have been put in and the 1,750-foot station is made ready for sinking to the 2,000-foot level, which work we intend to resume about February 1.

On the south break, No. 3 shaft was continued from the 1,375- to the 1,500-foot level, where a loading pocket has been constructed. A new large double-drum hoist, with capacity of 3,500 feet in depth, was installed the latter part of the year at the main shaft, and it is planned to continue sinking this shaft to the 2,000-foot level.

Previous to 1927, 85 per cent. of the ore treated was mined from the centre of the property and adjacent to Nos. 1 and 3 shafts, the balance coming from ground between the 400-foot level and the surface, west of what is known as No. 1 fault, on No. 2 or south break. This left both our west and east claims, adjoining Lake Shore and Sylvanite, respectively, with very little exploration work done on them, and part of our year's programme was to explore this ground from the 1,250-foot level on both veins. This work has been carried out to a limited degree on the west claim of our property, until a knowledge of the faulting problems has been acquired, so that future development can be carried on at much less cost in this region than before this work was done. On the east end of our property, very little work has been done, and will require more work before the faulting and formation can be mapped.

The programme for the coming year embraces a plan to sink both Nos. 1 and 3 shafts to the 2,000-foot level—both shafts should be down to 2,000 feet by August—also to thoroughly prospect our east claim, which lies between the centre workings and the Sylvanite boundary, and to carry on extensive development work on the west claim; inasmuch as it appears we are below the faulted zone on this area, we can expect that section to be much more productive of values.

The only immediate necessary addition to plant and equipment at this time might be the remodelling of the crusher-house, plus some changes in mill classifying and an additional filter.

In conclusion, I would like to express my appreciation to both the Dominion Metallurgist and the Provincial Geologist for their willing co-operation with our staff at all times, whenever their advice was sought.

GRAPHITE

Black Donald Graphite Company, Limited

The Black Donald Graphite Company, Limited, operated the mine and mill throughout the year with an average of 60 men. This property is in Brougham township, Renfrew county, about 14 miles from Calabogie, on Whitefish lake.

The refined graphite from the mill is shipped as lubricating flake, foundry dust and plumbago, material for stove polish and paint.

The officers of the company are: R. F. Bunting, president and treasurer; R. A. Telfer, Calabogie, secretary; John Patno, superintendent.

GYPSUM

Canada Gypsum and Alabastine, Limited

The Canada Gypsum and Alabastine, Limited, operated the mines and mills at Caledonia, Seneca township, and Lythmore, Oneida township, Haldimand county, during the entire year.

At Caledonia the greater part of the ore was taken from the east and north sections of the mine, the production being 96,438 tons. The average number of men employed was 112.

The Lythmore mine produced 548 tons, employing an average of 49 men.

The officers of the company are: R. E. Haire, Paris, general manager; L. O. Robinson, superintendent.

LEAD

Kingdon Mining, Smelting and Manufacturing Company, Limited

The plants of the Kingdon Mining, Smelting and Manufacturing Company, Limited, in Fitzroy township, Carleton county, were operated continuously during 1927.

The main shaft was sunk an additional 125 feet from a depth of 1,201 to 1,326 feet. A station was cut at the 1,275-foot level, equipped, as on all new levels, with a locomotive-charging room on the west side of the station.

The crosscut to the vein on the 1,275-foot level intersected the vein 239 feet from the station.

Other development in the mine consisted of 2,550 feet of drifting distributed as follows:—

Level	Drift	
	East	West
	feet	feet
900-foot		136
1,025-foot		1,045
1,150-foot	237	941
1,275-foot	191	

Stoping throughout the year was carried out chiefly on the 775-, 900,- and 1,025-foot levels, and the taking down of backs on the 1,150-foot level.

No extensive changes were made in plant or equipment during the year.

At the smelter the Scotch hearth was operated all year, and a run of 11 days made with the blast furnace treating the accumulated slag from the year's operation of the hearth.

R. R. Rose is mine superintendent; J. U. MacEwan, smelter superintendent; R. E. Vear, mine foreman; and C. A. Chisholm, engineer.

Summerville Lead Mines, Limited

The Summerville Lead Mines, Limited, started work in April, 1927, and operated until November 1 in concession V, Somerville township, Victoria county.

The shaft was put down to a depth of 125 feet.

The building for a mill, 30 by 60 feet, was erected.

They employed an average of 12 men. The officers of the company are: R. Telfer Shiell, Toronto, president; P. O'Connor, Galt, general manager and secretary-treasurer.

LEAD AND ZINC

North American Metals Corporation, Limited

This company, the successor to the North American Lead and Refining Company, Limited, is not at the time of writing, October, 1928, actively working its lead-zinc properties in the vicinity of Dorion.

At the Ogema mine, Dorion township, Thunder Bay district, operations were carried on during 1927 and up to July 13, 1928.

At the time of suspending operations, the shaft had been completed to a depth of 200 feet and a crosscut run to and through the vein at that level.

The company has a capital of 3,000,000 shares of no par value.

The officers and directors are: F. J. R. Forester, Stratford, president; W. L. McIlveen, Toronto, secretary; T. B. Gleave, C. S. Irish, N. F. D. Beard, W. L. McIlveen, J. Bennett, Stuart H. Glass, D. J. Nickel, Toronto; and H. E. Knobel, Loon Lake.

Sudbury Basin Mines, Limited

In addition to controlling a large block of claims in the Sudbury Basin zinc-lead-copper field, on which extensive diamond-drilling was being done during 1928, this company is doing considerable development work on two properties north of the Soo Branch of the Canadian Pacific, the Cheney mine in Gould township, and the White River lead mine in township 169, district of Algoma.

On the Cheney property, a copper prospect, where an inclined shaft had been sunk to a depth of 90 feet by the Timmins' interests in 1916, a steam plant was set up during January and February, 1928. Sinking was commenced in March, and in April had been completed to a depth of 150 feet, where a station was cut.

From April to September, drifting and crosscutting was carried out on this level. Up to the end of September, 1928, some 382 feet of drifting west from the station and 524 feet east had been completed, in addition to a total of 277 feet in crosscuts, which had been driven at various intervals from the drifts. Several diamond-drill holes, all planned to cut the vein at approximately the same horizon as the drifting, were put down along the strike of the vein.

Drifting and crosscutting were proceeding when the property was visited early in October, 1928.

At the White River property, after considerable surface exploration had been done, a portable gasoline-driven compressor was taken in, and an adit tunnel was started in August. Up to the end of September, some 322 feet had been driven on this tunnel.

Both properties are under the superintendence of Jos. H. Travers, Thessalon.

Fifty-five men were employed on the Cheney, 17 of whom are underground workers, and 22 men at the White River property. Two eight-hour shifts per day are being worked on each property.

Thunder Bay Lead and Zinc Mining Company, Limited

This company did a small amount of work, consisting of about 25 or 30 feet of shaft-sinking on a lead-zinc vein in the vicinity of Dorion, township of Dorion, Thunder Bay district, early in the spring of 1928.

At present, operations are suspended with a view to exploring the deposit by diamond-drill before carrying on further mining operations.

The company has a capital of $3,000,000 in shares of $1 par value.

The officers and directors, all of Haileybury, are: David H. Angus, president; Clarence F. Tuer, secretary-treasurer; David H. Angus, manager; Edwin W. Kearney, H. A. Day, L. F. Grozell.

Treadwell Yukon Company, Limited

The directors of the Treadwell Yukon Company, Limited, are: F. W. Bradley, C. A. Norris, C. D. O'Sullivan, J. W. Crosby, F. A. Hammersmith. The officers are: F. W. Bradley, president; C. D. O'Sullivan, first vice-president; C. A. Norris, second vice-president; J. W. Crosby, third vice-president; F. A. Hammersmith, secretary-treasurer; W. D. Miracle and D. L. Feathers, assistant secretary-treasurers—all of San Francisco, Cal.; V. R. Prather, Wilmington, Del., is assistant secretary.

The mine management staff is as follows: P. R. Bradley, consulting engineer, San Francisco, Cal.; Livingston Wernecke, manager Wernecke Mines, Yukon Territory; Joseph Errington, manager Errington Mines, Ontario; W. H. Blackburn, manager Nevada Mines, Tybo, Nev.

The capital stock of the company issued is 1,500,000 shares of common stock, of $1 par value, held as follows, as of March 17, 1928: Bunker Hill and Sullivan Mining and Concentrating Company, 750,000 shares; Alaska Treadwell

Gold Mining Company, 330,000 shares; Alaska Mexican Gold Mining Company, 114,000 shares; Alaska United Gold Mining Company, 148,225 shares; individuals, 157,775 shares.

In addition to the common stock there is authorized but unissued 100,000 shares of preferred stock of a par value of $100 per share.

The following information on the operations of the company at the Errington Mines, Creighton township, Sudbury district, during 1927, is extracted from the report of P. R. Bradley, consulting engineer, contained in the annual report of the company for the fiscal year ended December 31, 1927.

Errington Mines

Property.—No new areas were acquired during the year, nor was any ground or option relinquished. The remaining payments to be made on existing options amount to $85,000, of which $75,000 becomes payable in 1928.

Surface Improvements.—Living accommodations for crew and staff were increased to serve about 300 men. A water system, taking water from the Vermilion river, was installed for milling and domestic purposes. Twelve miles of power transmission line was constructed and all hoists, compressors, etc., were equipped with electric drive. Dry-houses were built at each shaft in full compliance with local mining laws. The office was enlarged, and warehouses, powder magazine, stables, garages, and other accommodation buildings were constructed. A fully equipped assay office with laboratory and sample grinding plant were erected. No. 2 shaft was started as a complete unit, with its own electric hoist, electric-driven compressor, change-house, powder magazine, etc.

Mill.—Construction was started on No. 1 mill and at the end of the year was about 60 per cent. completed, with the expectation of its being ready to operate by April 15 next. The mill will have sorting equipment for rejecting waste and low-grade material after the coarse crushing and before fine grinding. The capacity of the mill is rated at 200 tons per day, and its product will consist of a zinc concentrate, a copper concentrate, and a lead concentrate. These concentrates will be marketed as such at whatever points freight rates and smelter schedules work to the best advantage.

Development Work.—No sinking was done in No. 1 shaft. On the 300-foot level, the main east[1] drift was extended 3,487 feet, with crosscuts north and south at various intervals. The total of exploratory work was 9,086 feet, and the total work done in preparing for stoping the Ollier ore body near No. 1 shaft was 1,236 feet. This preparatory mine work has developed about 1,000,000 tons of ore in the Ollier ore body above the 300-foot level. The assays of all samples taken from this ore, including samples from waste bands, averaged 0.021 ounces gold, 2.15 ounces silver, 1.33 per cent. copper, 1.33 per cent. lead, and 5.74 per cent. zinc, which, at $20 per ounce for gold, 50 cents per ounce for silver, 14 cents a pound for copper, 4 cents a pound for lead and 6 cents a pound for zinc, gives a gross assay value of $13.14 per ton. By sorting out waste and low-grade ore, about 25 per cent. of the rock mined, the resulting mill feed will be enriched to $17 per ton.

No. 2 shaft was sunk to a depth of 600 feet, and stations were cut on the 300- and 500-foot levels. On March 1 of this year [1928], the connection between No. 2 shaft and the east drift from No. 1 shaft was made by the completion of a crosscut 1,200 feet long.

The Errington[1] drift was advanced with all possible speed in order to complete the connection between the No. 1 and No. 2 shafts on the 300-foot level. It was the intention to crosscut north and south from this drift every 100 feet, but much of this work was sacrificed in order to speed up the drifting. Crosscutting work opposite No. 2 shaft disclosed wide bands of vein matter, but only one of these contained ore; this is 16 feet wide and has an average assay content of 0.015 ounces gold, 1.80 ounces silver, 0.54 per cent. copper, 3.4 per cent. lead, and 9.1 per cent. zinc, or a gross assay value of $16.35 per ton. The extent of this ore will be determined by east and west drifts.

The same part of the mine has more recently been prospected by diamond-drilling in order to learn the extent of the ore intersected by one of the original diamond-drill holes. The original hole, "B-43," showed a width of 74 feet of ore with an average assay content of 0.07 ounces gold, 4 ounces silver, 3.1 per cent. copper, 0.75 per cent. lead, and 3.7 per cent. zinc, or a gross assay value of $17.12 per ton. One of the recently drilled holes intersected the same ore 100 feet higher, showing 37 feet of thickness, with an average assay content of 0.062 ounces gold, 4 ounces silver, 3.4 per cent. copper, 1.2 per cent. lead, and 2 per cent. zinc, or a gross assay value of $16.12 per ton. The second hole drilled to the west of and below hole "B-43" has cut 34 feet of ore in two sections, having an average assay content of 0.036 ounces gold, 1.7 ounces silver, 0.35 per cent.

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[1] The report makes mention in several places of the "east drift" and the "Errington drift"; these references are to the same working, viz. the main drift on the 300-foot level, which was driven east from the main crosscut off No. 1 shaft.

copper, 0.45 per cent. lead, and 5.75 per cent. zinc, or a gross assay value of $9.81 per ton. These three holes indicate the occurrence of a large tonnage of ore, and the 500-foot level is now being advanced into this ore body from No. 2 shaft.

No. 3 shaft, 11,000 feet east of No. 2 shaft, will be started as soon as weather conditions are favourable. The purpose of this shaft is to explore the area near the eastern end of the property, where several drill-holes showed the following results: Hole "A-24" showed a width of 11 feet of ore, with an average assay content of 0.025 ounces gold, 2 ounces silver, 2.6 per cent. copper, 2.7 per cent. lead, and 7.8 per cent. zinc, or a gross assay value of $20.30 per ton; hole "A-26" showed a width of 14 feet of ore of an average assay content of 0.020 ounces gold, 3.5 ounces silver, 3.7 per cent. copper, 1.7 per cent. lead, and 5.3 per cent. zinc, or a gross assay value of $20.23 per ton; and hole "A-28" showed a width of 35 feet of ore, with an average assay content of 0.020 ounces gold, 7 ounces silver, 5.2 per cent. copper, 3 per cent. lead, and 8.6 per cent. zinc, or a gross assay value of $31.18 per ton.

MICA

Loughborough Mining Company, Limited

The Loughborough Mining Company, Limited, operated the Lacey mine, near Sydenham, Loughborough township, Frontenac county, throughout the year 1927.

The mica was mined from the open pit and from the stope at a depth of 140 feet. They produced about 4,000 pounds per week. Mining was discontinued in March, 1928.

George W. McNaughton, manager, died in the summer of 1928. Richard Smith is superintendent.

NICKEL AND COPPER

International Nickel Company of Canada, Limited

The International Nickel Company, Incorporated, owns all the capital stock of the International Nickel Company of Canada, Limited.

The officers of the parent company are: Chas. Hayden, chairman of the board; Robert C. Stanley, president; James L. Ashley, vice-president, secretary, and treasurer. The executive committee consists of: Chas. Hayden, chairman; William E. Corey, John Foster Dulles, Reg. Halladay, Robert C. Stanley. Directors for the term expiring 1928 are: J. L. Agnew, Copper Cliff; Wm. W. Mein, San Francisco, Cal.; Thomas Morrison, Pittsburgh, Pa.; Britton Osler, Toronto; Robert C. Stanley, New York, N.Y. Those for the term expiring 1929 are: James L. Ashley and Andrew V. Stout, New York, N.Y.; Reg. Halladay, Cresskill, N.Y.; W. J. Hutchinson and Seward Prosser, Englewood, N.J. For the term expiring 1930, the directors are: William E. Corey, William N. Cromwell, John Foster Dulles, and Charles Hayden, New York, N.Y.; Wm. T. Graham, Greenwich, Conn.

The general offices of the company are at Bayonne, N.J.; the executive and financial departments are at 67 Wall Street, New York.

The plants operated by the company during 1927 were: the Creighton and Frood mines, the Copper Cliff smelter, the hydro-electric generating plant at Turbine, the Port Colborne refinery, the rolling mill at Huntington, W.Va., and the foundry and research laboratories at Bayonne, N.J.

The following information is extracted from the twenty-sixth annual report of the company, dated March 1, 1928, and covers the calender and fiscal year ended December 31, 1927:—

> Your company's business was uniformly good throughout the fiscal year ended December 31, 1927. Net earnings of $6,064,544.72 exceeded those of the previous year by $508,277.31. The consolidated general balance sheet and the profit and loss statement show the sound financial condition of the company.

Sales of nickel increased substantially in both domestic and foreign markets. Sales of rolled products from your Huntington works fell off slightly, due to slack business during the summer months.

No price advance was made on contract renewals for 1928 deliveries. There is every indication of an increased demand for nickel and mill products during the first half of 1928.

Applications of nickel and nickel alloys are increasing as a result of the continued policy of market development comprising research, increased sales activities, and advertising. Results from research and development have been given wide publicity, with the result that your company has gained a reputation as a source of accurate technical information. Advertising in trade papers and national publications is proving a most efficient medium of introducing products to the customer.

Canadian Operations

The Creighton mine and the smelter at Copper Cliff were operated without interruption during the year, and low production costs were maintained.

Results from diamond-drilling on your company's Frood property, as announced last year, indicated high-grade ore at depths below 2,000 feet. At that time it was decided to sink the shaft to a depth of 3,000 feet rather than 2,000 feet, as originally contemplated. With the exception of additional shaft-sinking and certain modifications in smelter construction, this important work is progressing as outlined in the last annual report. During the past year the shaft was sunk to a depth of 2,500 feet and should bottom early in 1928. Crosscutting, raising, and station construction will take several months, and the ore body may not be reached before the beginning of 1929. Hoisting equipment and compressors have been ordered, and a contract for additional hydro-electric equipment has been awarded, work on the installation of which will start in the course of a few months.

Stopes will be opened and underground equipment placed in the mine coincident with the erection of the Frood surface plant and the building of smelter additions at Copper Cliff. It is estimated that both the mine and smelter will be in operation in 1931.

Data obtained from diamond-drilling confirm the conclusion that copper is associated with nickel in the Frood ore in such quantities that a large increase in copper output is assured. The amount of copper which may be mined depends largely on world consumption of nickel, of which there is evidence of a steady increase. It is known that the precious metal content of the Frood ore body is greater than that of the Creighton mine, but the exact estimate cannot be made until the ore is crosscut and further developed.

As previously reported, the matter of erecting the company's own electrolytic copper refinery at Copper Cliff is receiving consideration. It may prove expedient to treat blister copper as heretofore until problems incident to starting the new mine and smelter have been solved.

Developments on your Frood property have been under way since 1924, and $1,600,000 has been expended to December 31, 1927. Estimates indicate that to complete the programme, nclusive of mine development, smelter construction, installation of hydro-electric equipment, and additions to your electrolytic refinery at Port Colborne, there will be required during the ensuing three years an expenditure of approximately $12,000,000, which amount is exclusive of the erection of an electrolytic copper refinery at Copper Cliff, if the latter is deemed advisable at a later date.

Your nickel refinery at Port Colborne was operated continuously to meet market requirements for nickel. The new electrolytic unit ran to capacity throughout the year, and expectations as to quality and cost were fully realized. It is the intention of your management to gradually enlarge its electrolytic refining department and eventually to produce all nickel as electrolytic of the highest quality.

All of the company's plants are equipped and maintained in a high state of efficiency to meet an increased demand from consumers of nickel.

Huntington Works

The Huntington works ran without interruption throughout the year. The sheet mill extension mentioned last year was completed and is in operation, thus providing ample facilities for this form of product. To balance increased mill capacity for the production of high-grade sheets, there was constructed an annealing furnace of the continuous open annealing type. Equipment was also installed for making hot forged bolts and nuts.

There is now sufficient capacity for some time to come to meet normal demands for all forms of rolled and forged Monel metal and nickel.

Capital Expenditures

For the fiscal year ended December 31, 1927, there were expended and charged to capital account sums aggregating $1,666,972.84. The distribution of capital expenditures was as follows: Copper Cliff, $1,172,658.28; Port Colborne, $47,827.98; hydro-electric plant, $275,098.35; Huntington works, $147,100.98; Bayonne works, New York office, and foreign development, $24,287.25.

The principal items of importance covered by the expenditures enumerated were shaft-sinking at the Frood mine, work on the new hydro-electric station at Big Eddy, transmission line High Falls to Copper Cliff, completing the first unit of the electrolytic refinery at Port Colborne, and miscellaneous mill equipment at Huntington.

Outlook

Wider distribution of the output by efficient and economical methods has been your management's most urgent problem. The cost of distribution, inclusive of field service, research, and advertising, has grown more rapidly than costs of production have decreased. Due to this condition, which exists in general business, there is a lowering of the margin of profit which can only be offset by increased sales or by the development of new fields. While in no way deviating from its established policy of sales promotion, your company is intensifying its sales efforts. Additional distributors have been selected and as a necessary adjunct to research, technical publicity, and trade paper advertising, a certain amount of national advertising has been planned for 1928.

The company's foreign development activities are now well organized, with branches in Great Britain, France, and Germany. Effort in this foreign field is creating greater interest abroad in nickel, which has already been reflected by greater consumption, and your management believes that foreign sales will show a material increase.

In order to support sales promotion, your technical department has broadened the scope of its research and development work in the foundry, alloy steel, and related industries.

The use of nickel for improving cast iron has grown rapidly during the past year, and this new application of nickel has become an established practice in many foundries. Several new alloy cast irons have recently been developed in the research laboratories. These products comprise high strength, chilled, no-growth and corrosion-resistant cast irons, all of which contain nickel or nickel and chromium. While the field for these special cast irons is not as extensive as that for foundry grey iron, it is believed to be a potential outlet for a quantity of nickel.

Technical investigations and surveys on the qualities and uses of nickel alloy steels have shown concrete results. Successful trials of these new steels by Canadian and American railroads are encouraging and indicate a new opening of importance for nickel.

Diversified uses of Monel metal and rolled nickel continue to multiply with every reason to believe that many current experimental applications will lead to established usage.

The construction programme at your Frood mine, outlined in the last annual report, has been carefully planned and approved by competent consulting engineers and should be carried through to completion without serious interruption. With this mine in operation the company will have in addition to its present earnings the revenue from a substantial output of copper.

It is the concensus of opinion that 1928 will be another year of industrial prosperity. With the necessary problem of sales distribution continuing to receive close attention, it is the belief of your management that the company's business should continue to increase.

CONSOLIDATED GENERAL BALANCE SHEET, DECEMBER 31, 1927

ASSETS

		Dec. 31, 1927	Dec. 31, 1926
PROPERTY ACCOUNT:			
Properties owned and operated, as at December 31, 1926		$67,020,058.31	$65,219,783.08
LESS amount written off for dismantlement		230,602.84	93,167.98
		$66,789,455.47	$65,126,615.10
Additions less recoveries		1,666,972.84	1,893,443.21
		$68,456,428.31	$67,020,058.31
DEDUCT:			
Reserves:			
Depreciation of plants	$10,776,739.08		9,857,662.30
Depletion	4,183,503.30		3,737,786.99
		14,960,242.38	$13,595,440.29
		$53,496,185.93	$53,424,609.02
SUNDRY INVESTMENTS		1,571,277.32	1,583,685.85
		$55,067,463.25	$55,008,294.87
CURRENT ASSETS:			
Inventories	$9,821,478.67		9,701,477.38
Accounts and bills receivable	2,633,888.82		2,867,417.62
Interest receivable	59,762.19		54,246.38
Advances	121,014.09		129,756.76
Government securities	2,730,100.00		3,258,293.75
Loans on call (secured)	2,200,000.00		600,000.00
Cash	1,737,454.65		960,686.97
		19,303,698.42	$17,571,878.86
		$74,371,161.67	$72,580,173.73

LIABILITIES

CAPITAL STOCK:			
Preferred 6 per cent. non-cumulative (89,126 shares, $100 par value)		$8,912,600.00	$8,912,600.00
Common (1,673,384 shares, $25 par value)		41,834,600.00	41,834,600.00
		$50,747,200.00	$50,747,200.00
Ten-year serial 5 per cent. purchase money notes		2,100,000.00	2,300,000.00
CURRENT LIABILITIES:			
Accounts payable and pay rolls	$827,870.15		1,185,701.87
Taxes accrued	703,256.47		721,299.05
Dividends unclaimed	185.75		171.75
Preferred stock dividend No. 89, payable February 1, 1928	133,689.00		133,689.00
		1,665,001.37	$2,040,861.67
FUNDS AND RESERVES:			
Insurance and contingent		995,457.12	811,629.60
SURPLUS:			
December 31, 1927, as per statement annexed		18,863,503.18	16,680,482.46
		$74,371,161.67	$72,580,173.73

CONSOLIDATED GENERAL PROFIT AND LOSS STATEMENT

(For twelve months ended December 31, 1927)

		Dec. 31, 1927 (12 months)	Dec. 31, 1926 (12 months)
EARNINGS OF ALL PROPERTIES after deducting manufacturing, selling expense, ordinary repairs and maintainance		$8,861,895.59	$8,195,141.01
OTHER INCOME, less interest on purchase money notes		123,729.90	167,621.33
Total income		$8,985,625.49	$8,362,762.34
DEDUCT:			
General office expense	$603,029.06		$560,774.91
Reserved for federal and franchise taxes (estimated provision)	614,498.87		610,704.00
		1,217,527.93	$1,171,478.91
Net operating income		$7,768,097.56	$7,191,283.43
DEDUCT:			
Orford works property expense (insurance, taxes, pensions of ex-employees)	$108,156.91		106,154.85
Depreciation and depletion (provision for)	1,595,395.93		1,528,861.17
		1,703,552.84	$1,635,016.02
Profit for the year		$6,064,544.72	$5,556,267.41
DIVIDENDS:			
Preferred	$534,756.00		534,756.00
Common	3,346,768.00	3,881,524.00	3,346,768.00
Balance		$2,183,020.72	$1,674,743.41
SURPLUS, January 1, 1927		16,680,482.46	15,302,092.71
		$18,863,503.18	$16,976,836.12
Adjustment on disposal of foreign companies		....	296,352.66
SURPLUS, December 31, 1927		$18,864,503.18	$16,680,482.46

Copper Cliff Smelter

Three blast furnaces, three converters, the Wedge roaster plant, and the reverberatory furnace were in operation throughout the year.

Changes were made in the executive officers of the company at Copper Cliff, the staff now composing: J. L. Agnew, president and general manager; J. C. Nicholls, assistant general manager; D. MacAskill, general superintendent; P. McDonald, smelter superintendent; R. M. Coleman, metallurgist; W. E. Gillespie, electrical superintendent; E. A. Collins, assistant general superintendent. The remaining officers of the staff are unchanged.

Creighton Mine

Mining operations were continuous throughout the year at Creighton mine, all ore treated, except a few hundred tons for experimental purposes from the old workings at the Frood mine, being raised from this property.

Work on a new underground shaft (No. 4) was carried on during the year.

This shaft, a four-and-a-half compartment shaft, on an inclination of 50 degrees from the horizontal, will when completed serve all the new levels below the bottom of the main or No. 3 shaft. The hoisting equipment for this shaft will be located on the 20th level. The skips in No. 4 shaft will deliver their products to ore and waste pockets above the 23rd level; all material hoisted will be transferred on this level to the main shaft passes.

During 1927, the portion of this shaft from the 20th to the 30th levels was completed by raising, and sinking was under way below the 30th level at the end of the year.

The four and a half compartments of this shaft comprise two skip ways, one cage compartment, a ladderway, pipe and cable compartment; the so-termed half compartment will be utilized as a cage counterweight compartment.

The dimensions of the excavation for this shaft are approximately 10 by 28 feet in horizontal section.

The average force employed at the mine during 1927 was 577 men.

The mine staff consists of W. J. Rolfe, superintendent; Chas. Lively, mine captain; J. E Treasure, assistant mine captain; John Symons, master mechanic; Alex. McKenzie, chief electrician; and R. H. Keast, head surveyor.

Frood Mine

During 1927, the new No. 3 shaft was sunk 2,391 feet to a depth of approximately 2,500 feet, with preliminary work for later opening out stations from this shaft done at depths of 800, 1,200, 1,600, 2,000, and 2,400 feet.

A small shipment of ore from the 3rd level, No. 1 shaft, was made during the year for experimental treatment at Copper Cliff.

J. P. Hussey is mine superintendent, and a force of 178 men was maintained throughout the year, 127 of whom were classed as underground workers.

Mond Nickel Company, Limited

There were no changes in the Canadian staff of the Mond Nickel Company, Limited, during 1927.

Coniston Smelter and Plants

The smelter, sintering plant, concentrator, acid plant, and quartzite quarry at Coniston were in steady operation throughout 1927, except for a period of a few weeks' duration, following a fire of unknown origin in January which destroyed a portion of the ore bins, during which time the regular operations were somewhat disorganized. The fire, however, did not force the entire suspension of smelting operations, as one furnace was kept on blast until temporary facilities were established permitting of the resumption of full-scale operations.

The average force employed at the Coniston plants during 1927 was 684 men.

Frood Extension Mine

Aside from shaft-sinking, 3,989 feeet of development work was completed at the Frood Extension mine during 1927. This work comprised 3,053 feet of drifting and crosscutting and 936 feet of raising.

All lateral work was performed on the 2,000-foot level, in addition to which a large amount of diamond-drilling was done from the three exploration crosscuts driven into the hanging wall on this level.

Shaft-sinking was commenced at a depth of 2,025 feet on December 5, 1927, between which date and the end of the year an advance of 122 feet in the shaft was made.

No new construction work was undertaken during the year, but extensive alterations were made to the shaft-house, headframe, and rock-house to facilitate shaft-sinking. The shops were also rearranged to allow the installation of a timber-framing plant for handling the shaft setts.

A. D. Carmichael, Frood, is mine superintendent.

The shaft-sinking is being done on contract by H. A. Kee of Toronto.

The average force at the mine during the year was 75 men.

Garson Mine

Operations at the Garson mine were steady throughout 1927 under the superintendence of A. L. Sharp.

Development, totalling 3,614 feet, comprising 2,613 feet of drifting and crosscutting and 1,001 feet of raising, was completed. The tonnage hoisted was practically the same as for the previous year, totalling 355,180 tons, including waste hoisted.

A ventilation and escapement shaft was started in November, 1927. Up to the end of the year there was an advance of 65 feet in the raise on this shaft. When completed, this shaft will connect with all levels of the mine from the 1,200-foot (the present bottom level) to the surface. This work was necessitated through the adoption of a policy of returning all the sorted and development waste to worked-out stopes as back-filling, which would eventually cut off portions of the existing escapement which was through some of the old stopes on the upper levels.

An average force of 287 men was employed at Garson during 1927.

Levack Mine

Mining operations at Levack during 1927 were continuous and again show a slight increase over the preceding year. The tonnage hoisted, including waste, was 494,937, an increase for the year of 46,680 tons. Development work totalled 3,656 feet, consisting of 2,392 feet of drifting and crosscutting and 1,264 feet of raising. The bulk of the production came from stopes on the 7th level.

F. J. Eager, Levack, is mine superintendent, employing an average force of 317 men.

Worthington Mine

Operations at the Worthington mine were interrupted on October 4, 1927, by a disastrous cave which has resulted in the abandonment of that mine, temporarily at least.

The ground movement started about 7 P.M. on the evening of October 3 and progressed throughout the night, culminating about 5.50 A.M., October 4, at which time the workings collapsed carrying down the mine power-house, about 400 feet of the tracks of the Soo branch of the Canadian Pacific, and one workman's house, and rendered unsafe for occupation two other houses and the Canadian Pacific station.

The main shaft was caved at a point 142 feet below the surface for an indeterminate distance. All workmen had been withdrawn from the mine about 10 P.M. on the evening of the 3rd.

Up to the date of the cave the work completed in the mine during 1927 comprised the following: 694 feet drifting and crosscutting, 104 feet box-holing, 267 feet winzing, 124 feet raising, and 99 feet shaft-sinking. Development operations were under way at the 1,500-foot level when operations ceased.

The tonnage hoisted prior to the suspension of operations was 129,017 tons, including waste.

Alterations had been made to the rock-house during June, 1927, to facilitate the crushing and hand-sorting of ore and the handling of the crushed rock product, which was sold to the Canadian Pacific as ballast.

W. J. Mumford was superintendent of the mine and employed 174 men during the period of active operations.

SILVER

Blair Gowganda Silver Mines, Limited

Blair Gowganda Silver Mines, Limited, operated their property in Nicol township, district of Timiskaming, during most of 1927 with a force of 7 to 9 men. Murray D. Kennedy is manager; and W. J. Blair, of Barrie, is president. The shaft, which was down 110 feet in May, was continued to 200 feet in November. Stations were cut at 105 and 182 feet, and a small amount of drifting was done on the bottom level.

Castle-Trethewey Mines, Limited

Castle-Trethewey Mines, Limited, has a capital of $2,000,000, in shares of $1 par value. The board of directors comprises: J. P. Bickell, president; J. B. Tudhope, vice-president; W. J. Sheppard, S. R. Wickett, and D. H. McDougall, directors. Balmer Neilly is secretary-treasurer. The executive offices are in the Standard Bank Building, Toronto.

Angus D. Campbell is mine manager and 125 men are employed at the property, which is in Haultain township, district of Timiskaming.

The following is taken from the manager's report for the fiscal year ending March 31, 1928:—

PRODUCTION

Concentrates shipped, dry tons	349.1
Ounces, per ton	2,457.87
Total fine ounces silver recovered	858,043.70
Total pounds cobalt recovered	34,388

REVENUE

Total ounces paid for	933,304.15	
Average price obtained per ounce	$0.5666	
Revenue from sale of silver		$526,728.15
Total pounds cobalt sold	33,393	
Revenue from sale of cobalt		4,057.48
Total revenue		$530,785.63

PRODUCTION SINCE COMMENCEMENT OF OPERATIONS

Period	Months	Tons milled	Ounces per ton recovered	Gross production, ounces	Gross value, silver and cobalt
Feb. 1, '22 to June 30, '22	5	Sorting	....	40,000	$28,000.00
July 1, '22 to June 30, '23	12	Sorting	....	62,811	41,146.80
July 1, '23 to June 30, '24	12	7,607	46.03	350,147	229,656.95
July 1, '24 to June 30, '25	12	30,273	30.62	927,088	637,712.10
July 1, '25 to June 30, '26	12	34,425	29.03	999,234	683,601.48
July 1, '26 to Mar. 31, '27	9	29,136	26.18	762,861	426,928.53
Apr. 1, '27 to Mar. 31, '28	12	40,250	21.32	858,044	486,186.47
Total	....	141,691	....	4,000,185	$2,533,232.33

SUMMARY OF DEVELOPMENT

	Shafts	Drifts	Crosscuts	Raises	Winzes	Total
	feet	feet	feet	feet	feet	feet
No. 3 shaft	....	5,630.2	4,127.1	758	174.2	10,689.5
No. 1 shaft	90	639.1	1,887.4	36	77	2,729.5
Total	90	6,269.3	6,014.5	794	251.2	13,419

Total footage of drifts, raises, and winzes on veins at No. 3 shaft	6,562 linear feet.
Percentage of this footage in ore	15.2 per cent.
Development produced 6,002 tons of 21.4 ounces grade ore	128,292 ounces.
Stoped from new development	297,905 ounces.

SOURCES OF ORE FROM MINE

Source	Tons	Grade, ounces	Total, ounces
Development	6,002	21.4	128,292
Stopes	32,363	26.2	847,320
Mill dumps	1,924	14.1	26,152
Total	40,289	24.8	1,001,764

No. 1 Shaft, Claim R.S.C. 106

This shaft, which had been equipped and opened up last year, was worked for most of the year, 2,729 feet of exploration being done, including 167 feet of sinking. The operating cost during the period was $49,863.91. Several calcite veins were cut in the work, one of which on the 450-foot level showed some high-grade ore where cut. Further development by drifting, raising, and sinking did not develop a payable ore shoot. Work at this shaft was discontinued in March.

Development on Main or No. 3 Shaft Workings

A more extensive programme of development was carried on at this shaft than heretofore, though total monthly expenditures on this work were not increased. The work was successful in finding enough ore to replace a major part of that mined during the year. New veins, Nos. 55 and 22, made a good production. No. 22 is now being further developed on the 475-, 550-, and 625-foot levels.

On the 700-foot level, which was opened up at the beginning of the year, No. 10 vein showed a very good ore shoot, though its eastern extension was not so rich as on the 625-foot level above. At the end of the year a winze, 150 feet deep, was sunk below the 700-foot level. Exploration will be carried on at the 775-foot and 850-foot levels.

General

The nature of the diabase ore deposits of this mine demands the doing of a large amount of exploration and development. The ore shoots are in vertical veins cutting through a faulted area which dips at about 40 degrees and roughly parallels the overlying diabase-Keewatin contact. Some ore shoots are terminated, either in their upward or downward extension, by the faulting, while in others the ore is merely shifted in position a few feet by this faulting.

While the development done continues large for the tonnage milled, it is being done at a low cost and there is a large area of promising ground yet to be explored.

Cobalt Contact Mines, Limited

The Cobalt Contact Mines, Limited, own the Green-Meehan and Red Rock properties in Bucke township, district of Timiskaming, and operate the adjoining Ruby property, which is under option to the company. J. M. Aitken is president; George Coles, vice-president; and James A. Stewart, secretary-treasurer. The head office of the company is at 8 Bloor Street East, Toronto. J. M. C. Dunlop is manager, and 50 men are employed.

Development was largely confined to exploration of the zone between the surface and the 150-foot level in the Keewatin, and to the conglomerate above the Keewatin contact. A total of 2,903 feet of drifts and crosscuts were driven, from which 6,550 tons of waste rock were hoisted.

The mill treated 17,868 tons of ore, from which 360,034 ounces of silver were recovered, of which 56,645 ounces were produced by the Ruby mine. Payment was also obtained for 26,154 pounds of cobalt and 9,086 pounds of copper.

Cobalt Kittson Silver Mining Syndicate

The Cobalt Kittson Silver Mining Syndicate began operations on their property in Kittson township, district of Timiskaming, on October 10 with a working force of 8 men under Archibald Nadeau as manager. The syndicate is capitalized at 40,000 units of $10 par value. The members comprise J. H. Paré, A. Nadeau, W. H. Mitchell, and B. B. Adams, of Quebec City. M. B. R. Gordon is consulting engineer.

A mining plant, comprising a 100 h.p. boiler, a 640 cubic foot air compressor, and a small hoist, was installed. Camps, 18 by 28 feet and 25 by 35 feet, and a power-house, 24 by 35 feet, were erected.

A shaft was started early in the year and continued to a depth of 250 feet.

Coleroy Gowganda Mines, Limited

Coleroy Gowganda Mines, Limited, operated their property at Leroy lake, Nicol township, district of Timiskaming, with the exception of February and March, up to the middle of November, with a working force of 20 men. John A. McAndrew is president; and E. V. Nisbet, secretary-treasurer. The head office of the company is at 272 Bay Street, Toronto.

Development work was continued on the 488-, the 563-, and the 650-foot levels and amounted in all to 1,330 feet of drifting, 680 feet of crosscuts, 80 feet of slashing, and a 17-foot winze. A 420-foot crosscut was driven northwest on the 650-foot level. Patches of silver ore were found over a length of 80 feet on the 488-foot level.

Gowganda-Duggan Silver Mines, Limited

Gowganda-Duggan Silver Mines, Limited, continued operations on their property in Donovan township, district of Timiskaming, until October 1, 1927, with a force of 20 men under Neil Morrison, superintendent.

The shaft was completed to a depth of 312 feet in March, and in the following months some 900 feet of drifting was done on the 150-foot and 300- levels. Over 800 feet of this work was on the 300-foot level, including an east drift 405 feet, a west drift 102 feet, and a southwest crosscut 266 feet.

Harvie Mining Exploration Company, Limited

Harvie Mining Exploration Company, Limited, carried on operations in 1927 through the north shaft of the Silver Leaf property, on this and the adjoining Imperial Crown property, Coleman township, district of Timiskaming, which they held under option. H. J. Stewart was manager, and 18 men were employed.

A hoisting plant was installed in January, the 500-foot shaft pumped out, and mining begun on March 1. Several hundred feet of lateral work was done on the 500-foot level without finding ore. Operations were suspended in the fall.

Keeley Silver Mines, Limited

The Keeley Silver Mines, Limited, has a capital of 2,000,000 shares of $1 par value. The board of directors comprises: F. H. Hamilton, president; W. H. Stafford, vice-president; James W. Bain, John H. Black, R. T. Shillington, E. Turk, R. S. Dening. A. L. Burgess is secretary-treasurer, with offices at 302 Bay Street, Toronto.

W. J. Dobbins is manager, and 100 men are employed at the mine, which is in South Lorrain township, district of Timiskaming.

The manager reports for the fiscal year ended February 29, 1928, as follows:—

Summary of Underground Operations

During the year the following underground development has been carried out:—

	Feet	Cost per foot
Drifting and crosscutting	3,169	$17.22
Raising	956	17.10
Winze-sinking	103.5	88.57

Some 20,670 tons of ore was hoisted. Of this amount 19,671 tons was taken from the stopes; the remainder came from development. The cost per ton of ore delivered to the primary crusher averaged $4.14

Results of Development

Although continuous exploration on promising indications near and above the upper contact of the diabase sill has been carried on during the year, no new ore has been encountered except a small amount in No. 1,152 raise from the 11th to the 10th level.

A small amount of work was carried out at the north end of the property on the lower contact by the Mining Corporation from their lower workings on the adjacent property. Here, while it was found that the veins persisted in depth, no values were encountered on the Keeley property.

Mill Statistics

During the year, 17,658 tons of ore were milled. Abbreviated statistics are as follows:—

Ore milled	17,658 tons.
Heads, average	34.5 ounces.
Tails, average	4.4 ounces.
Extraction, average	87.1 per cent.
Average running time	75 per cent.

Production

Production for the year (based on actual smelter returns) was as follows:—

	Pounds, net	Silver, ounces	Cobalt, pounds
Picked ore	213,523.50	466,771.62	25,116
Concentrates	989,684.00	527,811.13	67,846
Total	1,203,207.50	994,582.75	92,962

The corresponding figures for the silver and cobalt produced during the previous year are 1,640,007.96 ounces and 185,830 pounds, respectively.

PRODUCTION DURING PREVIOUS YEARS

	Pounds, net	Silver, ounces	Cobalt, pounds
1913	322	872.7	....
1914	2,327.4	3,183.03	....
1918	145,048	39,557.25	1,061
1919	31,766	4,565.82	3,160.3
1920	119,770	8,253.44	9,896.86
1921	676,411.5	313,230.88	60,566.72
1922 and 1st 2 months 1923	2,286,497	1,146,961.56	196,927
Fiscal year 1923-24	1,973,832.75	1,600,739.68	171,357
Fiscal year 1924-25	2,668,241.75	1,880,351.88	228,450
Fiscal year 1925-26	2,077,548	1,514,407.48	181,054
Fiscal year 1926-27	2,064,742.5	1,640,007.96	185,830
Total	12,046,506.9	8,152,131.68	1,038,302.88
Fiscal year 1927-28	1,203,207.5	994,582.75	92,962
Total production to February 29, 1928	13,249,714.4	9,146,714.43	1,131,264.88

COST OF PRODUCTION

(Based on 17,765 tons of ore treated, producing 994,582.7 ounces of silver)

	Total cost	Per ton	Per ounce
Development	$80,257.88	$4.52	$0.081
Ore extraction	81,569.32	4.59	.082
Ore sorting	6,424.30	.36	.006
Milling	33,557.75	1.89	.034
Shipping and marketing	41,350.80	2.33	.042
Administration	29,999.11	1.68	.030
General maintenance	35,366.48	1.99	.035
Head office expense	8,871.70	.50	.009
Corporate expense	26,323.24	1.48	.026
Taxes	5,204.49	.30	.005
Total	$348,925.07	$19.64	$0.350

Ore Reserves

Due to the caved condition of some of the stopes and irregularity of other sections of ore, no estimate of ore reserves is possible. It is hoped, however, to maintain the present rate of production for a few months, and exploration work is still being carried out in various parts of the mine.

Kerr Lake Mines, Limited

Kerr Lake Mines, Limited, continued the pumping of the lake during 1927 and until the spring of 1928. During the summer months when the rock dump was being sorted for ore, 11 men were employed at the property, which is in Coleman township, district of Timiskaming. C. N. Milne was manager.

Kirk-Budd Mining Company, Limited

During the summer of 1927, Kirk-Budd Mining Company, Limited, did 100 feet of drifting east on the 150-foot level of their property in Gillies limit, district of Timiskaming. Six men were employed.

McKinley-Darragh-Savage Mines of Cobalt, Limited

The McKinley-Darragh-Savage Mines of Cobalt, Limited, operated their property at Cobalt, Coleman township, district of Timiskaming, during the first quarter of the year with a working force of 65 men. R. Home Smith is president; J. R. L. Starr, vice-president; J. S. Masson, secretary-treasurer; H. C. McCloskey, manager. The general office is at 330 Bay Street, Toronto.

The last ore was hoisted from the mine on April 5, but the mill continued in operation on a clean-up until August 18. The mill treated 9,605 tons of ore and some tailings during the clean-up. The recovery was 216 tons of concentrates containing 158,080 ounces of silver. In addition, 23 tons of high-grade ore containing 39,531 ounces were shipped, or a total production of 197,611 ounces of silver.

At a special general meeting of the shareholders in Toronto on December 28, 1927, a reorganization of the company was effected and the property and assets transferred to a new company named McKinley Mines Securities Company, Limited, with an authorized capital of 1,000,000 shares of the par value of $1 each, of which 561,923 shares were issued in exchange for the old shares, and 438,077 shares remain in the treasury. The assets of the company at the time of reorganization were valued at $516,950.

The concentrating mill was burned down on April 8, 1928, and on July 1 the mining rights of the McKinley-Darragh mine were sold to the Mining Corporation of Canada.

Millcrest Mining Company

Millcrest Mining Company's capital was increased from 2,000,000 shares, of $1 par value, to 3,000,000 shares, of which about 2,000,000 are issued. The board of directors comprises: Sir Henry Pellatt, president; Major J. A. Murray, Hugh Blain, S. B. Playfair, and A. F. Demary. W. H. Fairburn is manager, and 9 to 12 men are employed at the property, which in is Haultain township, district of Timiskaming.

Surface work was begun in June. The 112-foot shaft was pumped out in July and had been continued to a depth of 308 feet by the end of February, 1928.

Mining Corporation of Canada, Limited

The Mining Corporation of Canada, Limited, has an issued capital of $8,300,250, in shares of $5 par value. The directors and officers of the company are: J. P. Watson, president; W. R. P. Parker and G. M. Clark, vice-presidents; E. H. Rose, J. G. Watson, A. B. Stodart, C. E. Trafford, directors; M. F. Fairlie, mine manager; and G. C. Ames, secretary. The head office is in the Atlas Building, 350 Bay Street, Toronto. The company operates mines at Cobalt, Coleman township, and at South Lorrain, South Lorrain township, district of Timiskaming.

The average number of men employed at Cobalt was 180, of whom 40 were employed in the mill of the Cobalt Reduction Company, a subsidiary of the corporation. The working force in South Lorrain averaged 100 for the year, of whom 25 were employed in Lorrain Trout Lake mines, which are partly owned and under the management of the Mining Corporation.

The year's operations resulted in a net profit of $422,860.25. One dividend of $207,506.25 was declared. The production from the Cobalt properties was higher than in 1926, while that from the South Lorrain mines was less. The total production was 2,119,771 ounces, of which 1,410,881 ounces were from the Cobalt properties, reserves in which are estimated to contain 700,000 ounces.

The option on the Flin Flon property in Manitoba was exercised by H. P. Whitney and associates on November 30, 1927, and the cash payment then made included with the cash assets. In addition the corporation received 150,000 shares of Hudson Bay Mining and Smelting Company, Limited, which owns all of the issued capital stock of Flin Flon Mines, and the right to subscribe for additional shares at $15 per share. After the completion of this transaction, there were in the treasury of the corporation 185,499 fully paid shares of Hudson Bay Mining and Smelting Company, Limited, and in addition, net liquid assets of $1,810,000.

The following is taken from the resident manager's report for the year 1927.

At the Cobalt properties, extensive work was done in areas hitherto unexplored, but results in the way of new ore developments were generally disappointing.

At the South Lorrain properties, the lower diabase-Keewatin contact was reached by sinking, from the 7th level, of a winze through the diabase sill, and levels established at depths of 1,425 and 1,525 feet from the surface. The initial results at this lower horizon were highly satisfactory, but later development work has not as yet confirmed early expectations.

Production

Although a considerable increase in silver production from the Cobalt properties was achieved, this was more than offset by a decrease in that of the South Lorrain properties. The total silver production from all sources was slightly lower, being 2,119,771 ounces, as compared with 2,210,053 ounces for the previous year.

The total tonnage of mill ore showed a decrease, but the grade was improved as shown in the second table below.

PRODUCTION IN 1927

	Tons treated	Ounces produced
Cobalt properties	49,773	1,217,180
South Lorrain properties	2,862	902,591
Total	52,635	2,119,771

Of the above production, the following tonnages were disposed of, without treatment, at the local plant of the corporation: 238.7 tons of high-grade silver ore containing 846,855.08 ounces; 158.13 tons of low-silver high-cobalt ore containing 8,390.85 ounces; and 3.01 tons of fines containing 2,574.15 ounces of silver, treated in the Cobalt Reduction plant.

There was a small increase in the production of cobalt ore, the total weight of cobalt metal produced being 95,016 pounds, as compared with 85,316 pounds for the previous year; this does not include cobalt metal contained in concentrates.

The details of tonnage treated, production, etc., from mill ore are given in the table below:—

Tons of mill ore treated	52,235.
Assay value, ounces per ton	28.01
Ounces contained	1,463,297.67
Ounces returned by Reduction Company	1,261,951.12
Percentage returned under contract	86.24

Past Production.—The table below gives the production by years from the mines of the corporation. The aggregate amounted to 44,702,027 fine ounces at December 31, 1927.

PRODUCTION IN FINE OUNCES TO DECEMBER 31, 1927

	Cobalt mines	South Lorrain mines	Total
Prior to 1908	118,616	....	118,616
Year ended December 31, 1908	633,516	....	633,516
" " " 1909	442,254	....	442,254
" " " 1910	471,965	....	471,965
" " " 1911	1,777,002	....	1,777,002
" " " 1912	2,827,826	....	2,827,826
" " " 1913	3,784,718	....	3,784,718
January 1, 1914, to March 31, 1914	866,622	....	866,622
April 1, 1914, to December 31, 1914	3,185,124	....	3,185,124
Year ended December 31, 1915	4,563,956	....	4,563,956
" " " 1916	4,457,441	....	4,457,441
" " " 1917	4,485,542	....	4,485,542
" " " 1918	1,708,252	....	1,708,252
" " " 1919	1,230,653	....	1,230,653
" " " 1920	1,664,018	....	1,664,018
" " " 1921	1,226,717	....	1,226,717
" " " 1922	1,462,269	....	1,462,269
" " " 1923	727,115	1,333,334	2,060,449
" " " 1924	851,280	521,878	1,373,158
" " " 1925	898,008	1,134,097	2,032,105
" " " 1926	1,105,456	1,104,597	2,210,053
" " " 1927	1,217,180	902,591	2,119,771
Total	39,705,530	4,996,497	44,702,027

Mining Operations

Cobalt.—Although a slight falling off in the tonnage of mill ore from the Cobalt properties is to be noted, there was a very marked improvement in the head assay of 28.34 ounces, as compared with 25.34 ounces in the previous year. The silver content of the mill ore treated was 1,410,581 ounces, as compared with 1,298,899 ounces in 1926. As in the past two years, the Cobalt Lake property again supplied the bulk of production.

On the latter property, intensive exploration work was carried out in two areas that were considered to have good possibilities, but unfortunately no new ore was developed. One of these was in the vicinity of No. 16 vein and between the Keewatin contact and the reverse fault. The other was that area lying west of the Cobalt lake fault, to explore which a winze was sunk from the 5th level and much crosscutting done in the sediments near the Keewatin contact.

With these areas definitely proved barren, the chances of any new major ore developments at the Cobalt properties is reduced to a minimum.

At the Cobalt Lake property, new shoots of ore were developed on No. 13 vein and its branches below the 3rd level, on No. 2 vein on both the 4th and 5th levels, on the fault vein, and on No. 23 vein. While helping production during the year past, the above developments were not of sufficient importance to prevent a great reduction in ore reserves at this property. The bulk of production came from stoping operations on veins Nos. 6, 11, and 16 and their branches.

With the completion of an inclined haulage way, connecting the 5th level of the Lake property with the 5th level of the Townsite, ore and waste from the lower levels are now handled by electric haulage and No. 5 winze on No. 2 vein can be abandoned, thus permitting the removal of winze pillars as well as floors and backs in its vicinity.

In December, the 6th level was unwatered and the northern section of the Lake property will be reopened for exploration at a favourable horizon and in a section where diamond-drilling showed silver values of commercial grade.

In the Townsite-City area considerable new ore was developed on Nos. 34, "C," "A," and No. 1 veins, but was largely stoped out during the year.

On the City property further work will be done during the coming year where mill-grade ore still remains in branches of No. 32 and 38 veins

At No. 4 shaft, in the south section of the Townsite property, new ore shoots were developed in Nos. 43 and X6 veins, and a new vein, No. 55, was discovered by crosscutting.

South Lorrain.—From the Frontier and Crompton properties, the following shipments of ore were made during the year: 2,462 tons of mill ore with head assay of 21.41 ounces and silver content of 52,716.41 ounces; 3.01 tons of fines, assaying 855.20 ounces and containing 2,574.15 ounces; 158.13 tons of cobalt ore, assaying 53.06 ounces and containing 8,390.85 ounces; 238.70 tons of high-grade ore, assaying 3,547.78 ounces per ton and containing 846,855.08 ounces of silver. The total silver content of all classes of ore from these two properties was 910,536.49 ounces.

The above production compares with 1,125,372.07 ounces for the previous year. The lowered yield was due to a falling off in silver assay of the high-grade ore, which was 3,547.78 ounces per ton, as compared with an average of 4,379.03 ounces in 1926.

On the Watson vein, a shoot of high-grade ore 43 feet long with an average width of six inches and assay of 1,500 ounces per ton was developed at the 5th level. On the same vein on the 2nd level, a shoot of mill-grade ore, averaging 35 ounces for a length of 75 feet, was opened up. On No. 1 vein on the 2nd level, a shoot of high-grade ore was developed and stoped with a production of 100,000 ounces. Although these minor developments on the upper levels were disappointing, there still remains considerable promising ground for intensive exploration by sublevels.

During the year a winze was completed to the lower diabase-Keewatin contact in the hope that the ore occurrences of the upper levels would be duplicated at this lower horizon. On the 1,425-foot level a shoot of mill-grade ore, 40 feet in length, and two short shoots of high-grade ore were exposed in drifting. Further work on this level was unproductive. Later a winze was sunk a further 100 feet to a total of 1,525 feet from the surface, and a level which will be entirely in Keewatin, established. Drifting on two cobalt veins with low silver values has ust begun. Results of work at depth have so far failed to come up to expectations, but further exploration is justified.

On the Little Keeley property, drifting on No. 2 vein was carried to the north boundary. Though the vein was strong and carried smaltite and niccolite, no silver values of commercial grade were exposed, and work in this area was discontinued.

On claim H.S. 310, located east of the Frontier near Lake Timiskaming, diamond-drilling was carried out in Cobalt series sediments. Four holes were drilled on H.S. 310 and adjoining claims belonging to the corporation. Though negative results were obtained in drilling, some crosscutting may be done during the coming year from the 325-foot shaft already sunk on the property.

Cross Lake.—A shaft was completed to a depth of 400 feet on a group of claims optioned by the corporation and located on the east side of Cross lake in the Cobalt district. Crosscutting is in progress in four directions in Cobalt series sediments near the Keewatin contact. Although a number of calcite veins have been exposed, no silver values of commercial grade have yet been developed. Work will continue.

THE COBALT REDUCTION COMPANY, LIMITED

Concentrating Plant.—This plant ran 362 days during the year. Forty-five stamps ran 384,754 out of a possible 390,960 stamp-hours, or 98.41 per cent. of the possible running time.

The tonnage of mill ore treated in the low-grade plant was 54,360, against 73,422 tons in 1926.

This tonnage was shipped by:—

	Tons
The Cobalt mines of the Mining Corporation of Canada, Limited	49,773
The South Lorrain mines of the Mining Corporation of Canada, Limited	2,465
Lorrain Trout Lake Mines, Limited	1,297
Sundry	825
Total	54,360

Comparative details of concentration treatment for 1927 and 1926 follow:—

	1927	1926
Tons treated	54,360	73,422
Average assay	27.82	24.78
Ounces contained	1,512,117.86	1,819,783.49
Tons concentrate produced	432.56	793.38
Average assay	2,194.37	1,301.97
Ounces contained	949,197.34	1,032,960.76
Percentage of extraction by table concentration	62 77	56.76

Flotation Plant.—All the slime produced by crushing and grinding, and the table-tailing (after regrinding in tube mills), was treated by flotation.

Details of tonnage, extraction, etc., are given below:—

	1927	1926
Tons of slime treated	53,927.22	72,628.48
Average assay	10.44	10.83
Ounces contained	562,920.52	786,822.73
Tons of flotation concentrate produced	809.70	1,101.41
Average assay	559.19	566.72
Ounces contained	452,776.84	624,193.56
Percentage of extraction	80.43	79.33

SUMMARY OF MILLING OPERATIONS

	1927		1926	
	Total	Extraction	Total	Extraction
		per cent.		per cent.
Tons of ore milled	54,360	....	73,422	....
Average assay	27.82	....	24.78	....
Ounces contained	1,512,117.86	....	1,819,783.49	....
Table concentrate produced, ounces	949,197.34	62.77	1,032,960.76	56.76
Flotation concentrate produced, ounces	452,776.84	29.94	624,193.56	34.30
Total ounces produced	1,401,974.18	92.71	1,657,154.32	91.06

General Costs.—The total cost of operations was $225,019.54, against $296,836.70 in 1926, the reduction being due to the smaller scale of operations and to lower smelter costs resulting from the increase in grade of table concentrate produced.

The cost of marketing the table and flotation concentrate produced, including freight, smelter treatment and refining charges, value of smelter deduction, etc., is included under "Operation" in the table below, and amounted to $80,048.56 in 1927, or $1.48 per ton of ore treated.

TOTAL COST OF OPERATION

	Labour	Material	Other	Total	Per ton
Administration and general	$6,170.95	$846.54	$5,649.38	$12,666.87	$0.233
Operation	53,851.27	29,179.11	116,475.69	199,506.07	3.670
Head office	....	....	12,846.60	12,846.60	.236
Total cost of operation	$60,022.22	$30,025.65	$134,971.67	$225,019.54	$4.139

Earnings.—The gross earnings were made up of customs charges to the Mining Corporation of Canada, Limited, and subsidiaries, and treatment charges on purchased ore, etc.

The operating profit was:—

By earnings	$262,369.64
Less total cost	225,019.54
Profit at plant	$37,350.10

There were no capital expenditures during the year.

Net Profit.—The net profit was:—

By profit at plant		$37,350.10
Less federal taxes	$166.61	
Written off plant	34,436.68	
		34,603.29
Net profit		$2,746.81

The above amount was paid out in dividends to the Mining Corporation of Canada, Limited.

LORRAIN TROUT LAKE MINES, LIMITED

Lorrain Trout Lake Mines, Limited, has a capital of 1,500,000 shares, of $1 par value, one-third of which are owned by the Mining Corporation of Canada. The property in South Lorrain township, district of Timiskaming, is operated in conjunction with the Frontier and Crompton properties, by the Lorrain Operating Company, a subsidiary of the Mining Corporation of Canada, which employed an average of 100 men during the year, 25 of whom were employed in the Trout Lake mines.

The resident manager reports for 1927 as follows:—

Operations

No. 1 Shaft.—The only work attempted at this shaft during the year was the continuation of the south drift from the 10th level of the Keeley Silver Mines. The elevation of this drift is 305 feet below the 475-foot level of No. 1 shaft. No commercial grade ore was developed, and work was discontinued early in the year.

There still remains a small tonnage of mill-grade ore in the shaft pillars in the upper levels.

No. 2 Shaft.—Work in the early part of the year was confined to the 625-foot or 2nd level of No. 1 winze. Drifting on No. 2 vein on this level, while productive of only short shoots of ore, showed silver values sufficient to justify sinking the winze to the 3rd or 750-foot level at the upper diabase-Keewatin contact.

On this level several shoots of high-grade ore, totalling 110 feet in length and with widths of from 4 to 10 inches of 2,500-ounce ore, were developed on No. 2 vein.

As heavier equipment was required for future development, an electric hoist was installed at No. 1 winze, and sinking was carried to the 4th or 850-foot level. It is now possible to carry on enlarged operations on the two lower levels, which are in the diabase-Keewatin contact zone.

During the coming year the unexplored ground to the west will be tapped by crosscutting on the 850-foot level, and the strong No. 5 vein lying to the south will be reached by a south drift on the same level. The No. 2 vein, which has to date been the only silver producer in this area, will be further developed on both levels.

There remains in place a small tonnage of high-grade and mill-grade ore on No. 2 vein on the 750-foot level. This ore will be removed during the coming year by stoping from the 850-foot level.

Production

The tonnage of mill ore shipped by rail to the plant of the Cobalt Reduction Company was 1,297 tons, with an average assay of 25.86 ounces per ton and silver content of 33,552 ounces. Production from this ore was 29,544 ounces. In addition, 31.60 tons of high-grade ore, containing 80,397 ounces of silver, was shipped direct to the smelter. The total silver production for the year was 109,941 fine ounces.

Conclusion

In addition to the development of known veins, there is a large area of entirely virgin territory to be explored during the coming year from the two new levels recently opened.

As is usual in the diabase and Keewatin formations, the occurrence of high-grade ore shoots at No. 2 shaft has so far proved erratic, but the results attained in this new area amply justify urther extensive work.

Newton Limit Syndicate

The Newton Limit Syndicate carried on operations on a group of claims east of Bass lake in Gillies limit, district of Timiskaming, in the last quarter of the year with a force of 16 men. William J. Newton was manager, and William McAllister, mine captain.

Camps, a hoist-house, and a 38-foot headframe were erected.

A two-compartment shaft was sunk 156 feet, and crosscuts were driven 40 feet northeast and 40 feet southwest, and 30 feet were driven each way in Keewatin rock on the 150-foot level.

Nipissing Mining Company, Limited

Nipissing Mines Company, Limited, has a capital of 1,200,000 shares of $5 par value. The directors of the company are: E. P. Earle, president and treasurer; Alexander Fasken, secretary; J. T. Crabbs, Richard T. Greene, August Heckscher, David Fasken, and Hugh Park. The head office is in the Excelsior Life Building, Toronto, and the New York office is at 165 Broadway.

The operating company is the Nipissing Mining Company, Limited, with a capital of 2,500 shares of $100 par value. The directors are: David Fasken, president; E. P. Earle, vice-president and treasurer; Alexander Fasken, secretary; Richard T. Greene, and Hugh Park. The operating officials are: Hugh Park, general manager; E. V. Neelands, manager; Cyril W. Knight, geologist; J. M. Carter, mill manager.

The net value of Nipissing shipments in 1927 was $1,157,191.97, and the net income of the operating company was $369,691.18. During the year, $450,000 was paid in dividends, making a total to date of $28,770,000, or $23.67½ per share. The operating company's surplus at the end of the year was $2,021,471.40.

The average number of men employed at the property at Cobalt, Coleman township, district of Timiskaming, was 240, of whom 60 were employed in the mill. In addition, an average of 55 men was employed in the Nipissing Lorrain mine, South Lorrain township, district of Timiskaming, of which Carl Train is superintendent.

The general manager reports as follows for the year 1927:—

SHIPMENTS IN 1927

	Tons	Silver, fine ounces	Net value
Silver bullion	65.829	1,917,605.1	$1,081,729.54
Residue	926.687	60,866.16	85,334.77
Silver ore	.009	73	36.50
Total shipments	992.525	1,978,544.26	$1,167,100.81
Less custom bullion	.601	17,515.80	9,908.84
Shipments of Nipissing product	991.924	1,961,028.46	$1,157,191.97

PRODUCTION IN 1927

	Silver, fine ounces	Gross value	Net value
Shipments in 1927	1,961,028.46	$1,166,299.12	$1,157,191.97
On hand at mine, December 31, 1927	1,017,710.27	808,989.65	796,561.47
Total	2,978,738.73	$1,975,288.77	$1,953,753.44
On hand at mine, December 31, 1926	1,088,469.42	849,168.14	836,644.27
Nipissing production	1,890,269.31	$1,126,120.63	$1,117,109.17

TOTAL SHIPMENTS TO DECEMBER 31, 1927

Year	Dry weight, pounds	Silver, Gross ounces	Gross value, silver plus cobalt, nickel, and arsenic paid for	Net value received
1904	124,659	32.13	$24,163.90	$23,887.52
1905	939,373	753,153.90	505,638.28	471,666.61
1906	4,019,494	2,214,821.60	1,576,852.94	1,421,655.54
1907	4,804,426	2,239,551.89	1,373,088.57	1,234,492.35
1908	7,009,998	2,893,031.44	1,526,686.32	1,364,478.03
1909	12,825,169	4,646,869.21	2,417,767.21	2,180,407.02
1910	13,388,039	5,596,135.80	3,008,957.80	2,742,842.58
1911	5,829,254	4,678,074.14	2,507,196.98	2,381,712.54
1912	3,701,726	4,719,578.21	2,893,276.54	2,827,317.62
1913	2,657,250	4,844,169.41	2,945,335.30	2,920,714.26
1914	868,425	3,999,862.51	2,226,429.66	2,207,427.72
1915	383,868	4,623,957.78	2,425,065.85	2,383,877.91
1916	4,275,804	3,819,768.50	2,737,569.36	2,687,530.85
1917	5,922,508	3,798,801.54	3,338,682.41	3,239,151.62
1918	4,148,760	4,116,076.70	4,238,666.53	4,165,353.98
1919	1,473,354	3,080,069.93	3,561,440.07	3,539,573.85
1920	7,386,488	2,814,852.28	2,627,937.76	2,539,250.71
1921	211,980	3,016,760.42	1,754,345.83	1,745,411.07
1922	6,036,449	3,845,011.83	2,906,102.87	2,886,719.20
1923	226,372	3,227,887.52	2,104,394.04	2,093,829.16
1924	1,401,472	2,828,287.06	1,923,171.13	1,911,213.31
1925	1,357,912	2,413,697.18	1,698,025.28	1,686,601.52
1926	1,673,998	1,966,299.62	1,270,749.51	1,260,692.96
1927	1,983,848	1,961,028.46	1,166,299.12	1,157,191.97
Total	92,650,626	78,097,779.06	$52,757,843.26	$51,072,999.90

COST OF PRODUCING SILVER

(Based on production of 1,890,269.31 ounces and 78,767 tons)

	Total cost	Per ton ore	Per ounce silver
			cents
Diamond-drilling	$9,970.18	$0.127	0.527
Exploration	115,192.96	1.463	6.094
Development	166,328.55	2.112	8.799
Stoping	171,407.22	2.176	9.068
Assaying and engineering	13,382.08	.169	.708
Residue and dumps	9,812.52	.124	.519
Administration and office	33,696.19	.428	1.783
Camp maintenance	12,652.26	.161	.670
Insurance and taxes	37,373.27	.474	1.977
General and legal	12,405.13	.157	.656
High-grade mill	41,610.10	.528	2.201
Low-grade mill	240,678.18	3.056	12.732
Marketing product	9,011.46	.114	.477
Corporation, New York office, and travelling	20,072.06	.255	1.062
Total	$893,592.16	$11.344	47.273
Less rent, exchange, and miscellaneous income	8,854.93	.112	.468
Net cost	$884,737.23	$11.232	46.805

SUMMARY OF PRODUCTION

	Total	Per cent.
Gross value of production	$1,126,120.63	100
Total cost of production	884,737.23	78.57
Profit on operations at Cobalt	$241,383.40	21.43

SOURCES OF PRODUCTION

	Tons
From underground:	
Shaft No. 19	3,155
Shaft No. 49	20,505
Shaft No. 63	29,969
Shaft No. 73	18,928
Shaft No. 92	6,310
Total	78,867
In battery bin, December 31, 1926	650
	79,517
In battery bin, December 31, 1927	750
Total ore milled	78,767

The various products treated in the high-grade plant were:—

HIGH-GRADE ORE TREATMENT

Products	Tons	Assay	Ounces contained
Nipissing concentrate	721	1,702	1,227,479
Nipissing ore	71	1,965	139,481
By-products	28	2,720	76,172
Total	820	1,760	1,443,132

The refinery treated precipitate and custom bullion containing 2,021,630 fine ounces. Shipments of bullion amounted to 1,917,605 fine ounces; shipments of residue amounted to 927 tons.

LOW-GRADE MILL

	Tons	Assay	Ounces contained
Ore treated	78,767	23.65	1,862,839
Recovered in products:			
Precipitate	26	25,613	665,934
Coarse concentrate	572	1,860	1,063,692
Fine concentrate	110	531	58,422
Total recovery			1,788,048

Average tailing, 0.95 ounces; recovery 95.99 per cent. Forty stamps ran 318 days, 9 hours, or 87.2 per cent. of possible running time. They crushed 247.40 tons per day, or 6.19 tons per stamp per day.

LOW-GRADE MILL COSTS

(Based on 78,767 tons milled)

	Total cost	Cost per ton
No. 73 crushing plant	$4,335.97	$0.055
Aerial tram	2,752.78	.035
Surface tram	9,962.19	.126
Crushing and elevating	16,793.49	.213
Batteries	21,564.27	.274
Tube mills and classifiers	28,977.10	.368
Concentration	15,725.86	.200
Cyandide treatment	88,963.26	1.129
Filtering and discharging	12,727.73	.162
Clarifying and precipitation	13,222.87	.168
Refining	6,073.88	.077
Heating	14,784.11	.188
Water service	2,887.16	.037
Residue dam	1,118.77	.014
Research	788.74	.010
Total	$240,678.18	$3.056

The cost per ton was: labour, $0.998; supplies, $1.407; power, $0.537; shops, $0.192; credits, $0.078; total, $3.056.

COST OF CHEMICALS AND MAIN SUPPLIES AT LOW-GRADE MILL

	Total, pounds	Cost per pound	Total cost	Pounds per ton	Cost per ton
Sodium cyanide	351,648	$0.1870	$65,765.59	4.464	$0.835
Lime	327,700	.0072	2,371.91	4.160	.030
Pebbles	272,800	.0110	3,006.61	3.463	.038
Sodium sulphide	59,422	.0423	2,511.58	.754	.032
Caustic soda	27,660	.0392	1,083.72	.351	.014
Aluminum	4,225	.2520	1,064.69	.054	.014
Hydrochloric acid	8,658	.0283	245.25	.110	.003
Steam coal	1,946,600	.0047	9,136.25	24.714	.116
Total	....	....	$85,185.60	....	$1.082

SUMMARY OF UNDERGROUND WORK, 1927

Shaft No.	Drifting	Crosscutting	Raising	Sinking	Total	Stoping
	feet	feet	feet	feet	feet	cu. yds.
12	....	....	22	....	22	....
19	683	434	172	....	1,289	922
49	410	30	117	....	557	4,921
63	1,566	1,727	152	12	3,457	6,050
73	686	2,939	372	31	4,028	4,260
92	301	66	32	54	453	1,696
177	3,329	2,662	534	183	6,708	2,264
404	221	198	....	....	419	....
Total	7,196	8,056	1,401	280	16,933	20,113

Diamond-drilling, 1,978 feet.

Summary of Results

General operations were similar in many respects to those of the previous year. The production of silver was 1,890,269 ounces, about 50,000 ounces less than in 1926. There was a decrease of $100,000 in the gross value of shipments, due largely to a decline of 5¾ cents in the average price of silver.

Operating costs were lower, which is reflected in the net profit for the year. The low-grade mill treated 6,000 tons less; the head assay, per cent. recovery, and cost per ton treated remaining the same as in 1926.

The amount of underground advance was 17,000 feet, a decrease of 3,600 feet. Work was carried on at eight shafts, the number of exploration and development faces being 313, not including stopes, of which there were 44.

The most important underground development was obtained at shaft No. 19, where a new ore shoot was developed at the 100-foot level. It had an average assay of 1,500 ounces over a width of 3 inches for a length of 185 feet. No ore occurs at the surface, and the probable stoping height above the level is undetermined. What is thought to be the downward extension of the ore shoot was recently found in a drift at the new 150-foot level. Due to the small amount of work done to date, it is not possible to state how important the new development may be, but it is confidently expected that considerable production will result from future work. The vein at the lower level has an average width of 4 inches, and contains both high- and low-grade ores.

Ore reserves at the end of the year were 21,000 tons, containing 685,000 ounces, a decrease of 13,000 tons and 109,000 ounces from the previous year.

In a general way, the condition at Cobalt is about the same as stated a year ago. Stoping follows closely on development, and new discoveries have not kept pace with production, which was obtained from a number of small stopes in widely separated parts of the property.

Indifferent results were obtained at South Lorrain. A number of veins were found in the Keewatin area, only one of which contained high-grade ore. Shipments to date from this vein contained 171,000 ounces of silver. Hand-sorting of broken ore in stopes is not yet completed, and it is probable that another 20-ton shipment will be made in the spring. Vertical development on a large cobalt vein in another part of the property revealed no silver values of importance. Two cars of cobalt ore were produced from this work.

Deeper levels were established in the conglomerate area, and a number of small veins were found. At times they contained cobalt, niccolite, and occasional native silver and argentite, with a general low assay. Work in this formation is continuing.

Shareholders have already received a summary of development and results at the Robb-Montbray property, as of December 12, 1927. Briefly, three mineralized deposits have been found; the first two are of the replacement type and are irregular in shape. They have been partly diamond-drilled, results indicating unimportant tonnages of low-grade gold and copper.

The third deposit is somewhat vein-like in character, in which the mineralization occurs in a schisted and brecciated zone having definite strike and dip. Surface outcrops contained high-grade copper and gold over widths of 3 to 9 feet, but for comparatively short lengths. A number of drill-holes were put down, results being inconclusive. A mining plant was installed and underground work undertaken at the 125-foot and 225-foot levels.

At the end of the year, 1,114 feet of crosscutting and 896 feet of drifting had been done, distributed 66 per cent. at the 125-foot level and 33 per cent. at the 225-foot level. In addition, 386 feet of raising was done from both levels.

Underground work substantiated results obtained in the drill-holes. A number of disconnected lenses were developed, in which the copper and gold content varied from high to low in assay. There was more continuity vertically than horizontally, widths running from one to five feet over short lengths. An interesting but not important occurrence was obtained late in December in one of the raises at the 225-foot level. About five pounds of specimen gold associated with tellurides of gold, silver, lead, bismuth, and mercury were collected from an unblasted portion of a pocket.

As results of underground work at the levels referred to did not disclose profitable values in quantity, sinking was resumed in February of 1928 and will be continued to at least 525 feet, with new levels to be established at 100-foot intervals. At the present date the shaft has reached a depth of 375 feet. While sinking is in progress, further diamond-drilling is being done on deposit No. 1.

A large number of outside properties were examined during the year. Options were taken on six; two were dropped after performance of work and detailed examination, two are under further consideration, and work is continuing on the remainder. A number of prospecting parties were active in Ontario and other areas. Several groups of claims were staked in various districts.

M. J. O'Brien, Limited

Miller Lake O'Brien Mine

The Miller Lake O'Brien mine, Nicol township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is the general manager, and H. G. Kennedy, assistant manager. One hundred men are employed.

The development work done in 1927 comprised 1,260 feet of drifts and crosscuts, 36 feet of raising, and the sinking of the No. 6 winze from the 350-foot to the 730-foot level early in the year 1928. This is a vertical winze and replaces the Nos. 4 and 5 inclined winzes. The tonnage broken amounted to 20,848 and that hoisted to 19,958 tons. The tonnage milled was 16,803, including 2,839 tons of ore from the dump. Sixteen tons of high-grade were shipped.

A new rock-house, equipped with a 10- by 20-inch Farrell jaw crusher and a bumping table, was built. A new single-drum electric hoist, with a rope speed of 700 feet per minute and a 100 h.p. motor with single reduction gear, was installed on the surface.

O'Brien Mine

The O'Brien mine in Coleman township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager, W. A. O'Flynn is assistant manager, and 150 men are employed, exclusive of a field force of 15 men.

Underground development during 1927 amounted to 2,488 feet of drifts and crosscuts and 290 feet of raises. The sinking of a two-compartment shaft on the Michael claim, one of a group of 17 claims on the east side of Cross lake, began in May. This shaft was continued to a depth of 606 feet, and stations were established at 394, 525, and 590 feet.

The tonnage stoped was 45,963. The tonnage hoisted was 58,231, including 5,215 tons of waste and one ton of high-grade ore. The mill treated 53,015 tons.

Pine Lake Lorrain Mines, Limited

Pine Lake Lorrain Mines, Limited, own 9 claims on the southwest shore of Pine lake in Gillies limit, district of Timiskaming. The company has a capital of 2,000,000 shares of $1 par value. Dr. Dunning, Orangeville, is president; J. D. Dingwall, vice-president; J. W. Ryder, secretary-treasurer. The head office of the company is at 7 McCaul Street, Toronto. H. Hollands-Hurst is manager, and 7 men are employed.

Surface trenching on the claims began in October, 1925, and a shaft was sunk 40 feet by hand the following winter. Shaft-sinking was resumed in December, 1926, and the shaft had reached a depth of 220 feet in August, 1927. Some 200 feet of drifts and crosscuts were driven on the 200-foot level.

Carl Reinhardt

The Crown Reserve mine in Coleman township, district of Timiskaming, was operated under lease by Carl Reinhardt during the first half of 1927, and 11 men were employed.

Development work was confined to the 200- and 250-foot levels. A crosscut was driven under the lake on the lower level, and another to the Fleming vein on the 200-foot level.

Production was rather meagre, and operations ceased during the year.

John W. Shaw and Associates

The Chambers Ferland property in Coleman township, district of Timiskaming, was operated under lease during the latter half of 1926 and during the summer months of 1927 by John W. Shaw, Ernest Perry, A. A. Amos, and Joseph Gaynor. The latter was manager, and two men were employed. The shipments in 1926 were 4¾ tons of high-grade ore of 1,200-ounce grade, and the shipments in 1927 amounted to 5 tons of ore running about 2,000 ounces.

La Rose Mine

This property in Coleman township, district of Timiskaming, was operated under lease by John W. Shaw, the other partners being John MacDonald and Albert Last, for the nine months from June 15, 1927, to March 15, 1928.

Four shipments were made from shaft pillars, two being bullion shipments, containing 2,030 ounces and 1,034 ounces, and the other two being shipments of high-grade ore containing 15,040 ounces and 9,879 ounces, or a total of 27,983 ounces of silver.

South Keora Mines, Limited

South Keora Mines, Limited, has a capital of 3,000,000 shares of $1 par value, of which 2,000,000 shares are owned by Keora Mines, Limited. William B. Gunton is president; George W. Mulholland, vice-president and manager; W. E. Smith, secretary-treasurer. The head office is at 1106 C.P.R. Building, Toronto.

Four claims in block 9, Gillies limit, were acquired in September, 1926. Three men were engaged in trenching during the winter. Camps, a hoist-house, and a 30-foot headframe were erected in the spring. Sinking began June 1. The shaft was continued to a depth of 109 feet, and 143 feet of drifting had been done to the northeast from a 16-foot station on the 100-foot level when the property shut down in March, 1928.

Tonapah Canadian Mines Company

The Tonapah Canadian Mines Company operated their property in Nicol township, district of Timiskaming, during the first ten months of the year with an average force of 75 men. An active programme of development was carried out on the 180-foot level and on the 480-foot level.

The mill was closed down in July for lack of ore.

Frank L. Smith succeeded Ernest Craig as manager in the latter part of the year

Operations were resumed in August on the Morrison property at a depth of 300 feet, but the property was closed down at the end of November.

Trainmen Silver Mining Company, Limited

Trainmen Silver Mining Company, Limited, operated the McAndrew's property in Gillies limit, district of Timiskaming, for two months in the summer of 1927 with a force of 6 men. John J. McAndrew was manager. Drifts were driven 76 feet north and 80 feet south on the 100-foot level.

TALC

Asbestos Pulp Company, Limited

The talc mine and mill near Madoc in Hastings county were operated throughout 1927. The company mined and milled 4,700 tons of ore during the year. The ore was mined on the 5th level at a depth of 325 feet. A drift 50 feet in length was run to the south on this level.

An average of 22 men was employed. Roy Taylor, Madoc, is manager.

Geo. H. Gillespie Company, Limited

The Henderson mine and talc mill, near Madoc, was operated continuously during 1927. The ore was mined entirely from the 5th level, at a depth of 310 feet, the workings running east and west from the shaft.

An average of 24 men was employed. George H. Gillespie is manager.

METALLURGICAL WORKS

Algoma Steel Corporation, Limited

The blast furnaces of the Algoma Steel Corporation, Limited, at Sault Ste. Marie, were operated as follows during the year 1927:—

Furnace No.	Days in operation	Product
		tons
1	306	89,571
2	49	10,010
3	216	126,140
4	Idle all year	

Jas. H. Bell is blast furnace superintendent, with Jas. Dale as assistant superintendent.

Deloro Smelting and Refining Company, Limited

The plant operated throughout the year at normal capacity.

Dorr thickeners, Oliver filter and driers were installed in the nickel oxide plant, and an additional conveyor equipment was installed in the arsenic plant.

The officers of the company are: M. J. O'Brien, president; F. A. Bapty, secretary-treasurer; S. B. Wright, general manager; R. A. Elliott, superintendent.

International Nickel Company of Canada, Limited

The refinery at Port Colborne was operated continuously throughout the year.

Steel Company of Canada, Limited

The Steel Company of Canada, Limited, operated "A" furnace throughout the year 1927 and "B" furnace for 302 days. "A" furnace produced 106,345 tons, and "B" furnace produced 134,746 tons. During the year new steel ore chutes, stock sheds, and a 90-foot passenger elevator to the furnaces were built. A mechanical Brasius safety double-barrel automatic clay gun and cinder notch stopper and a Leeds and Northup automatic temperature regulator were installed on "B" furnace.

An average of 140 men was employed. R. A. Gillies is blast furnace superintendent.

MINING ACCIDENTS IN 1927

By

Chief Inspector of Mines, T. F. Sutherland, Toronto; Inspectors, G. E. Cole, Timmins; D. G. Sinclair, Sudbury; J. G. McMillan, Cobalt; A. R. Webster, Toronto

Accidents during 1927

During the year 1927 at the mines, metallurgical works, quarries, clay, sand and gravel pits regulated by the Mining Act, 1927, there were 2,477 accidents reported to the Department of Mines up to January 15, 1928. Thirty-three of these accidents resulted in the death of thirty-three men. This is an increase over the previous year of one man killed. The report, however, shows a rate of 2.1 fatal accidents per thousand men employed, which is a lower rate than any preceding year since 1918. There were 153 non-fatal accidents per thousand men employed, which shows a decrease of eight from 1926. The rate of accidents followed by infection decreased from 11 per cent. in 1926 to 8.3 per cent. in 1927.

Distribution	Fatal	Non-fatal	Total
Mines, underground	19	1,554	1,573
Mines, surface	4	471	475
Metallurgical works	3	130	133
Quarries	3	228	231
Clay, sand, and gravel pits	4	61	65
Total	33	2,444	2,477

Fatal Accidents

A comparison of fatal accidents for the last five years is given in the following table:—

Distribution	1923	1924	1925	1926	1927
Mines, underground	21	23	30	20	19
Mines, surface	3	1	1	3	4
Metallurgical works	4	2	2	3	3
Quarries; clay, sand, and gravel pits	2	14	9	6	7
Total	30	40	42	32	33

By months the fatalities occurred as follows:—

Month		Month	
January	3	July	4
February	5	August	4
March	2	September	2
April	1	October	2
May	2	November	7
June	0	December	1
Total			33

Classifying the fatalities according to the industry gives the following:—

Nickel mines and metallurgical works	6
Silver mines and refineries	3
Gold mines and mills	12
Lead mines	3
Quarries	4
Clay, sand, and gravel pits	3
Graphite mines	1
Feldspar mines	1
Total	33

ANALYSIS OF FATALITIES AT MINES, 1923-1927

Cause	1923	1924	1925	1926	1927
	per cent.	per cent.	per cent.	per cent.	per cent.
Fall of ground	25	25	19.35	17.39	26
Run of ore or rock	....	....	....	....	17.4
Shaft accidents	16.66	29.16	19.35	26.09	21.3
Explosives	20.83	16.66	25.8	43.48	4.3
Miscellaneous, underground	25	25	29.03	....	8.69
Surface	12.5	4.16	6.45	13.04	21.7

TABLE OF FATAL ACCIDENTS IN MINES, METALLURGICAL WORKS, QUARRIES, AND GRAVEL, SAND, AND CLAY PITS, 1902-1927

Year	Persons killed at metallurgical works and mines	Persons employed at metallurgical works and producing mines	Persons employed at non-producing mines (estimated)	Total persons employed	Fatal accidents per 1,000 employed
1902	10	4,426	450	4,876	2.05
1903	7	3,499	400	3,899	1.79
1904	7	3,475	400	3,875	1.8
1905	9	4,415	500	4,915	1.83
1906	11	5,017	750	5,767	1.9
1907	22	6,305	1,140	7,445	2.93
1908	47	7,435	1,750	9,185	5.11
1909	49	8,505	2,000	10,505	4.66
1910	48	10,862	2,000	12,862	3.73
1911	49	12,543	2,000	14,543	3.37
1912	43	13,108	2,000	15,108	2.84
1913	64	14,293	2,000	16,293	3.93
1914	58	14,361	1,500	15,861	3.6
1915	22	13,114	1,500	14,614	1.51
1916	51	14,624	2,000	16,624	3.07
1917	36	16,791	1,000	17,791	2.02
1918	32	14,726	500	15,226	2.1
1919	39	11,926	1,000	12,926	3
1920	29	10,486	1,000	11,486	2.61
1921	24	8,436	1,000	9,436	2.54
1922	30	9,500	1,500	11,000	2.72
1923	30	10,500	1,500	12,000	2.5
1924	40	11,000	1,500	12,500	3.2
1925	42	11,500	1,500	13,000	3.23
1926	32	11,500	1,500	13,000	2.46
1927	33	13,311	2,000	15,311	2.1

The occupation and nationality of the men killed are set out in the following table:—

Occupation	English-speaking	Finn	Ukrainian	Jugo-Slav	Austrian	Russian	Italian	French-Canadian	Czecho-Slovak	Danish	French-American	Total
Labourer	5		1		1		2	1				10
Miner		1		1	2							4
Superintendent	1											1
Cage-tender											1	1
Scaler	1	1		1		1				1		5
Mechanic	1											1
Lumberman		1										1
Shoveller			1		1							2
Locomotive-driver		1										1
Electrician	1											1
Foreman	1											1
Shaftman	2											2
Trammer	1								1			2
Crane operator	1											1
Total	14	4	2	2	4	1	2	1	1	1	1	33

The ages of the men killed were as follows:—

Age	17-20	21-25	26-30	31-35	36-40	41-45	46-50	Total
Number killed	1	6	7	5	5	4	5	33

Infection

Records show that infection followed in 203 cases out of a total of 2,444 non-fatal accidents in 1927.

Location	No. of accidents	Accidents followed by infection	Per cent. infection
Mines, underground	1,554	145	9.3
Mines, surface	471	39	8.3
Metallurgical works	130	4	3.1
Quarries	228	11	4.8
Clay, sand, and gravel pits	61	4	6.6
Total	2,444	203	8.3

Accidents from Explosives

Cause	Number of accidents	Number injured	
		Fatal	Non-fatal
Struck by rock from blast	5	1	5
Premature explosion	4		4
Delayed too long lighting fuse	4		5
Drilled into explosive	1		2
Sledging, struck explosive	2		2
Returned to delayed blast	1		3
Walked into blast	3		3
Handling explosives	2		2
Total	22	1	26

Fatal and Non-Fatal Accidents with Cage, Skip, or Bucket

Descending cage hit chairs	5
Standing at landing with part of body projecting into shaft	4
Working in shaft and hit by bucket or skip	3
Bucket striking timbers causing man to fall out	5
Bucket striking timbers causing material to fall out	2
Working in shaft and hand caught in tackle	2
Riding in cage with material which caught in timbers	2
Bucket caught in shaft and hand injured in sheave	1
Caught between cage and timbers while riding cage	2
Crosshead falling after being held up	1
Material falling off cage	1
Cage bar catching timbers	1
Total	29

Prosecutions

Before Magistrate S. Atkinson, at Timmins, Ont., on April 6, Reg. Webber, a chute-blaster at the Hollinger mine, was fined $10 and costs for a contravention of Regulation 19, Section 164, Mining Act, 1919, in that he failed to guard an entrance into a place where blasting was being done, on April 1, on the 1,700-foot level of the Hollinger mine.

Before Magistrate Atkinson, in the Timmins Police Court, George Pastor and W. A. Waters, employees of the Hollinger mine, were each fined $10 and costs (amounting in all to $17.50) for contravention of Regulation 219, Part VIII, Mining Act, 1927, in that they "while under the influence of intoxicating liquor were in the proximity of a working place on the surface."

Before Magistrate Atkinson, in the Police Court at Timmins, on December 8, Martin Bucar was fined $20 for being under the influence of intoxicating liquor while in the proximity of a working place at the Hollinger mine on November 29.

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CANADA

REPORT

OF THE

INSPECTOR OF LEGAL OFFICES

ONTARIO

1927

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

ONTARIO

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1928

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REPORT

of the

Inspector of Legal Offices

Ontario, 1927

To His Honour W. D. Ross, Esq.,
Lieutenant-Governor of the Province of Ontario.

Sir:—I have the honour to present my third Annual Report as Inspector of Legal Offices for the year ending December 31st, 1927.

The year's inspection of the different offices shows that they are being well and satisfactorily conducted.

Uniformity in regards to many matters has been accomplished.

During the year a complete new uniform fee and cash book has been installed in each of the offices of Local Registrar of the Supreme Court, County and District Court Clerk, Surrogate Registrar and Crown Attorneys.

An auditor has now been permanently attached to this department who makes a systematic and thorough audit of the legal offices of all cash fees received, and law stamps.

The result of this is that a close check is now being made of all offices; greater care is being exercised by the officers not only in the matter of charging all proper fees but in keeping proper records of the same and also particularly seeing that proper law stamps are attached to the various papers that require them.

Monthly returns from Police Magistrates have been revised and now more detailed returns are being sent in by the various Police Magistrates throughout the Province to this office.

During the year I met several of the councils of different counties and committees of the same relative to providing better filing equipment, additional vault accommodation and additions to registry offices and court-houses, with the result that many of the offices have now installed modern up-to-date filing systems and additions are under way to provide much needed additional space.

During the coming year it is hoped to carry this further with a view of having proper filing equipment in all offices and proper and sufficient equipment and space to the office buildings where necessary.

Supplies have been centralized for all officers in the districts. All such supplies are now ordered through the Inspector and under the supervision of the King's Printer who has charge of the ordering of the same and certifies as to the cost.

The revenue payable to the Province from the different offices has greatly increased over the previous year. Due to increased business, closer inspection, uniformity in the matter of fees and a systematic and careful audit.

It is to be noted, however, that there has been a falling off of revenue in reference to fines and fees received from Police Magistrates. In 1926 the fines and fees were $157,010.48, while in 1927 there was received for fines and fees $70,907.68.

The revenue collected under my supervision for the year 1927 amounted to the sum of $350,088.98, made up as follows:

Police Magistrates, fines and fees (The above amount represents monies for fines and fees actually received by me and does not include fines and fees paid direct to inspectors under the O.T.A. and L.C.A.)	$70,907 68
Local registrars, S.C.O., County Court and District Court Clerks and Surrogate Registrars	110,371 36
Crown Attorneys and Clerks of the Peace	44,415 99
Sheriffs	19,454 26
Registrars of Deeds and Local Masters of Title	30,986 51
Division Court Clerks and Bailiffs	56,492 46
Estreats and fines	10,737 25
Miscellaneous	75 85
Bankruptcy fees	6,647 62
Total	$350,088 98

I attach hereto the following schedules with statements in reference to the offices generally, and notes on such of my observations as seem to me to be of interest to the various officers, the profession and others having business transactions with the various offices:

1. Statement surrogate clerks offices.
2. Statement business, Administrative Branch, Osgoode Hall.
3. Statement business, Appellate Courts, Osgoode Hall.
4. Financial statement of judicial offices, namely: Sheriffs, Surrogate Judges, Local Masters, S.C.O., Local Registrars, County and District Court Clerks and Surrogate Registrars.
5. Financial statement respecting Police Magistrates.
6. Financial statement respecting Division Courts.
7. Financial statement respecting Registrars of Deeds.
8. Financial statement respecting Land Titles Offices.
9. Observations made by the Inspector.

All of which is respectfully submitted.

I have the honour to be, sir,

Your obedient servant,

I. A. Humphries,
Inspector of Legal Offices.

Toronto, March 27th, 1928.

Statement

(a) Surrogate Clerks Office.
(b) Administrative Branch—Osgoode Hall.
(c) Appellate Division—Osgoode Hall.
(d) Master's Office—Osgoode Hall.

OFFICE OF THE SURROGATE CLERK—OSGOODE HALL, TORONTO

Annual Report for 1927

Estates in which probate applied for	7,673
Estates in which administrations applied for	3,881
	11,554
Letters of administration—will annexed	407
Soldiers' estates of George V, 1917, chapter 28	21
Guardianships applied for	74
Caveats entered	102
Deeds of elections filed	2
Supreme Court orders filed	8
Searches made by public (not county registrars)	267
Fees in stamps received upon all estates, probate and administrations, guardianships, caveats, deeds of election and Supreme Court orders	$6,224 60
Fees in stamps on searches by public including copies of wills	$157 95
Total fees received for year 1927	$6,382 55

REPORT OF THE BUSINESS OF THE ADMINISTRATIVE BRANCH FOR THE YEAR ENDING WITH THE 31ST OF DECEMBER, 1927—SENIOR REGISTRAR'S DEPARTMENT

Number of writs of summons issued (of which 57 were concurrent writs)	3,107
Actions entered in procedure book, commenced by writs issued during the year 1927	1,150
Actions entered in procedure book transferred from county court during 1927	20
Actions entered in procedure book commenced by writ during previous years	37
Actions entered in procedure book otherwise than by writ	261
Praecipe orders issued	133
Records passed	533
Writs of execution, Fi. Fa., issued	892
Writs of execution, renewal, alias and pluries writs issued	233
Special writs (habeas corpus, etc.) issued	24
Actions entered for trial (with jury)	98
Actions entered for trial (without jury)	357
Amount of jury fees paid city treasurer	$300 00
Court orders	533
Chamber orders	3,656
Deed polls entered and filed	163
Judgments entered without trial	79
Judgments entered after trial	214
Judgments in chambers	74
Judgments under Consolidated Rule 600	3
Judgments by default; mortgage actions	932
Judgments by default; ordinary actions	236
Judgments in mechanics' liens	50
Judgments entered in respect of writs issued, year 1916	1
Judgments entered in respect of writs issued, year 1917	2
Judgments entered in respect of writs issued, year 1919	1
Judgments entered in respect of writs issued, year 1922	3
Judgments entered in respect of writs issued, year 1923	5
Judgments entered in respect of writs issued, year 1924	7
Judgments entered in respect of writs issued, year 1925	29
Judgments entered in respect of writs issued, year 1926	308
Judgments entered in respect of writs issued, year 1927	1,223
Interlocutory judgments	15
Total judgments entered	1,779
Amount recovered on judgments exclusive of costs	$3,708,555 06
Amount of taxed costs (including disbursements on judgments of all kinds)	$77,091 18
Mechanics' lien orders	213
Attorney-General orders	77
Fiats entered	899
Fees paid in law stamps in Senior Registrar's office	$26,550 65
Fees paid in law stamps in Appellate Division	$1,881 70

REPORT 1927—SUPREME COURT OF ONTARIO, APPELLATE DIVISION, TWO COURTS

	Allowed	Dismissed	Varied	Standing for		Withdrawn	Total
				Argument	Judgment		
Appeals from single or trial judge	115	191	25	19	24	13	387
Appeals from arbitrator	3	....	3	....	....	....	6
Appeals from Ontario Railway and Municipal Board	1	....	....	1	....	....	2
Election appeals	....	1	....	....	....	....	1
Motions to full court	....	....	....	....	....	....	78
Appeal under Criminal Code	26	28	17	19	....	....	90
Appeals from county, district and division courts	65	147	9	11	1	3	236
Appeals from surrogate court	....	2	....	....	....	....	2
Appeals under Assessment Act	....	....	....	....	....	....	....
Appeals from Juvenile Court Toronto	....	1	....	1	....	....	2
Appeals from Master in Chambers by leave of single court judge	3	....	....	....	....	....	3
Appeals from local masters	....	1	....	1	....	....	2
Totals	213	371	54	52	25	16	812

Total fees for 1927, $1,881.70.

ANNUAL RETURN OF FEES COLLECTED IN LAW STAMPS IN THE MASTER'S OFFICE, OSGOODE HALL, FOR THE YEAR ENDING DECEMBER 31, 1927

Master (references)	$653 70
Assistant Master (references)	419 60
Assistant Master (quieting titles)	168 00
Assistant Master (mechanic's liens)	325 00
Chief Clerk (mortgage foreclosures)	3,438 00
Official Receiver	3,494 50
	$8,498 80

This does not include stamps collected in connection with the Master's Chamber work, which are included in the return made by the Senior Registrar.

Financial Statement

Sheriffs.
Surrogate Judges.
Local Masters, S.C.O.
Crown Attorneys and Clerks of the Peace.
Local Registrars, S.C.O.
County and District Court Clerks.
Surrogate Registrars.

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1927	Salary paid by Province	Total earnings and salary in all offices
ALGOMA:			$ c.	$ c.	$ c.
Sault Ste.	Sheriff	C. M. Macreath	3,596 62	1,000 00	4,596 62
Marie	Surrogate Judge	Judge Stone		1,000 00	
	Local Master	“ “			
	“ “	Judge Hall	171 40		171 40
	Crown Attorney	W. G. Atkin	4,300 69	400 00	4,700 69
	Clerk of the Peace	“ “			
	Local Registrar	T. J. Foster	3,519 45	750 00	4,269 45
	District Court Clerk	“ “			
	Surrogate Registrar	“ “			
BRANT:					
Brantford	Sheriff	J. W. Westbrook	3,712 44		3,712 44
	Surrogate Judge	Judge Hardy		1,000 00	
	Local Master	“ “			
	Crown Attorney	W. M. Charlton, K.C.	3,680 84		3,680 84
	Clerk of the Peace	“ “			
	Local Registrar	*a*H. J. Wallace	6,170 38	675 00	6,845 38
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
BRUCE:					
Walkerton	Sheriff	D. M. Jermyn	2,803 63		2,803 63
	Surrogate Judge	*b*Judge Owens		1,000 00	
	Local Master	“ “			
	Crown Attorney	J. W. Freeborn	4,283 31		4,283 31
	Clerk of the Peace	“ “			
	Local Registrar	R. E. Clapp	5,003 91	675 00	5,678 91
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
CARLETON:					
Ottawa	Sheriff	G. C. Richardson	10,214 24		10,214 24
	Surrogate Judge	Judge McMullen		1,000 00	
	Local Master	F. A. Magee	2,485 35		6,508 31
	Local Registrar	“ “	4,022 96		
	Crown Attorney	J. A. Ritchie	3,176 61		3,176 61
	Clerk of the Peace	“ “			
	County Court Clerk	C. L. Bray	13,161 57		13,161 57
	Surrogate Registrar	“ “			
COCHRANE:					
Cochrane	Sheriff	J. D. Mackay	5,404 68	1,190 90	6,595 58
	Surrogate Judge	Judge Caron		1,000 00	
	Local Master	“ “			
	Crown Attorney	S. A. Caldbick	3,370 02	200 00	3,570 02
	Clerk of the Peace	“ “			
	Local Registrar	W. L. Warrell	3,349 67	600 00	3,949 67
	District Court Clerk	“ “			
	Surrogate Registrar	“ “			

*a*H. J. Wallace appointed by Order-in-Council 3rd May, 1927.
*b*Judge Owens appointed by Order-in-Council 11th January, 1927.

the Province of Ontario for the year ending December 31, 1927.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,181 26	3,415 36	....	3,415 36	....	....	....	Algoma.
....	....	....	1,000 00	33 50	....	....	
....	....	....	....	....	....	....	
....	171 40	....	171 40	....	....	....	
840 00	3,860 69	180 35	3,680 35	....	....	....	
....	....	....	....	....	....	....	
510 00	3,759 45	279 73	3,479 72	....	662 90	704 05	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
637 26	3,075 18	....	3,075 18	....	....	....	Brant.
....	....	....	1,000 00	44 60	....	....	
....	....	....	....	....	....	....	
194 17	3,486 67	....	3,486 67	....	....	....	
....	....	....	....	....	....	....	
2,713 35	4,132 03	466 07	3,665 96	....	2,213 00	1,594 55	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
1,047 19	1,756 44	....	1,756 44	....	....	....	Bruce.
....	....	....	1,000 00	30 70	....	....	
....	....	....	....	....	....	....	
581 09	3,702 22	101 11	3,601 11	....	....	....	
....	....	....	....	....	....	....	
952 50	4,726 41	763 20	3,963 21	....	1,499 20	2,474 50	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
3,714 24	6,500 00	....	6,500 00	....	....	....	Carleton.
....	....	....	1,000 00	....	....	....	
1,867 60	4,640 71	720 35	3,920 36	2,485 35	93 00	....	
....	....	....	....	....	....	....	
374 00	2,802 61	....	2,802 61	....	....	....	
....	....	....	....	....	....	....	
3,781 80	9,379 77	4,841 79	4,537 98	....	3,796 70	7,266 90	
....	....	....	....	....	....	....	
2,965 72	3,629 86	....	3,629 86	....	....	....	Cochrane.
....	....	....	1,000 00	25 00	....	....	
....	....	....	....	....	....	....	
1,181 52	2,388 50	....	2,388 50	....	....	....	
....	....	....	....	....	....	....	
855 13	3,094 54	68 90	3,025 64	....	454 20	275 30	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1927	Salary paid by Province	Total earnings and salary in all offices
DUFFERIN:			$ c.	$ c.	$ c.
Orangeville	Sheriff	H. Endacott	1,833 25		1,833 25
	Surrogate Judge	*a*Judge Moore		1,000 00	
	Local Master	“ “			
	Crown Attorney	*b*J. L. Island	Com	muted at	1,270 00
	Clerk of the Peace	“ “			
	Local Registrar	J. A. V. Preston	1,866 88	675 00	2,541 88
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
ELGIN:					
St. Thomas	Sheriff	P. S. D. Harding	3,996 27		3,996 27
	Surrogate Judge	Judge Ross		1,000 00	
	Local Master	C. F. Maxwell	84 50		84 50
	Crown Attorney	A. McCrimmon	4,709 10		4,709 10
	Clerk of the Peace	“ “			
	Local Registrar	I. D. Cameron	5,385 94	675 00	6,060 94
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
ESSEX:					
Sandwich	Sheriff	C. N. Anderson	12,798 32		12,798 32
	Surrogate Judge	*Judge Coughlin		1,000 00	
	Local Master	“ “			
	Crown Attorney	J. S. Allan	Commute	d at $5,00	0.00.
	Clerk of the Peace	“ “			
	Local Registrar	W. B. S. Craig	15,892 80	675 00	16,567 80
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
FRONTENAC:					
Kingston	Sheriff	R. F. Vair	3,326 46		3,326 46
	Surrogate Judge	Judge Lavell		1,000 00	
	Local Master	J. B. Walkem, K.C.	174 95		174 95
	Crown Attorney	T. J. Rigney, K.C.	3,654 05		3,654 05
	Clerk of the Peace	“ “			
	Local Registrar	C. H. Wood	3,202 40	675 00	3,877 40
	County Court Clerk	“ “			
	Surrogate Registrar	Helen Fraser	2,560 30		2,560 30
GREY:					
Owen Sound	Sheriff	*c*J. S. Wilson	3,177 55		3,177 55
	Surrogate Judge	Judge Sutherland		1,000 00	
	Local Master	“ “			
	Crown Attorney	T. H. Dyre	Commute	d at $3,01	0.00.
	Clerk of the Peace	“ “			
	Local Registrar	T. J. Rutherford	5,820 35	750 00	6,570 35
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
HALDIMAND:					
Cayuga	Sheriff	*d*W. S. Hudspeth	1,647 47		1,647 47
	Surrogate Judge	Judge Hopkins		1,000 00	
	Local Master	“ “			
	Crown Attorney	H. Arrell, K.C.	2,543 75		2,543 75
	Clerk of the Peace	“ “			
	Local Registrar	J. C. Eccles	3,056 85	600 00	3,656 85
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			

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*a*Judge Moore appointed by Order-in-Council 17th May, 1927.

*b*J. L. Island's fees commuted at $1,270.00 per annum.

*c*J. S. Wilson died 17 January, 1928.

*d*W. S. Hudspeth appointed 16th August, 1927, M. McConnell having died 16th June. Mrs. M. Gibbons, Deputy, acted in meantime.

*e*Of the amount of $8,017.70, only $4,000.00 has been received from Mr. Craig.

*No returns received.

the Province of Ontario for the year ending December 31, 1927.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
748 14	1,085 11		1,085 11				Dufferin.
			1,000 00				
144 90	2,396 98		2,396 98		415 20	698 20	
1,923 53	2,072 74		2,072 74				Elgin.
			1,000 00				
	84 50		84 50				
591 15	4,117 95	308 97	3,808 98				
1,405 60	4,655 34	727 67	3,927 67		1,579 80	2,717 30	
5,260 50	7,537 82	934 04	6,603 78				Essex.
			1,000 00				
3,659 25	12,908 55	e8,017 70	4,890 85		8,476 05	4,732 20	Frontenac.
1,104 23	2,222 23		2,222 23				
			1,000 00				
50 00	124 95		124 95				
600 00	3,054 05		3,054 05				
910 60	2,966 80	46 68	2,920 12		323 00		
300 00	2,260 30		2,260 30		1,198 40	2,169 10	
875 70	2,301 85		2,301 85				Grey.
			1,000 00	54 40			
997 75	5,572 60	1,415 34	4,157 26		1,558 20	2,344 40	
355 38	1,292 09		1,292 09				Haldimand.
			1,000 00	21 80			
800 00	1,743 75		1,743 75				
210 00	3,446 85	139 37	3,307 48		750 10	1,409 40	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1927	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
HALTON:					
Milton	Sheriff	S. Webster	2,495 80		2,495 80
	Surrogate Judge	Judge Elliott		1,000 00	
	Local Master	“ “			
	Crown Attorney	W. I. Dick	3,317 26		3,317 26
	Clerk of the Peace	“ “			
	Local Registrar	W. J. McClenahan	3,534 45	600 00	4,134 45
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
HASTINGS:					
Belleville	Sheriff	J. H. Clare	3,372 08		3,372 08
	Surrogate Judge	Judge Wills		1,000 00	
	Local Master	S. S. Lazier	Commute	d 3,000.00	
	Deputy Registrar	“ “			
	Crown Attorney	B. C. Donnan	5,568 89		5,568 89
	Clerk of the Peace	“ “			
	Deputy Clerk of the Crown	J. A. Kerr	6,563 40	450 00	7,013 40
	Surrogate Registrar	“ “			
HURON:					
Goderich	Sheriff	*a*C. G. Middleton	2,987 23		2,987 23
	Surrogate Judge	Judge Lewis		1,000 00	
	Local Master	“ “			
	Crown Attorney	D. Holmes, K.C.	Commute	d at $3,0	00.00 per
	Clerk of the Peace	“ “			
	Local Registrar	*b*R. Johnston	7,888 90	750 00	8,638 90
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
KENORA:					
Kenora	Sheriff	J. W. Humble	1,428 85	1,000 00	2,428 85
	Surrogate Judge	*c*Judge Dowler		1,000 00	
	Local Master	“ “			
	Crown Attorney	H. P. Cooke, K.C.	Commute	d at $1,9	70.00 per
	Clerk of the Peace	“ “			
	Local Registrar	J. N. Ladouceur	1,024 33	700 00	1,724 33
	District Court Clerk	“ “			
	Surrogate Registrar	“ “			
KENT:					
Chatham	Sheriff	E. W. Hardey	5,315 47		5,315 47
	Surrogate Judge	*d**			
	Local Master	*d**			
	Crown Attorney	H. D. Smith, K.C.	8,148 95		8,148 95
	Clerk of the Peace	“ “			
	Local Registrar	D. E. Douglas	7,723 05	675 00	8,398 05
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
LAMBTON:					
Sarnia	Sheriff	A. J. Johnston	3,295 02		3,295 02
	Surrogate Judge	*Judge Taylor		1,000 00	
	Local Master	“ “			
	Crown Attorney	F. W. Willson	5,022 21		5,022 21
	Clerk of the Peace	“ “			
	Local Registrar	Alex. Saunders	5,600 65	675 00	6,275 65
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			

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a C. G. Middleton appointed by Order-in-Council 25th July, 1927; R. G. Reynolds retired.
b R. Johnston appointed by Order-in-Council 31st January, 1927.
c Judge Dowler appointed by Order-in-Council 17th May, 1927.
d Judge Kerr sworn into office 1st February, 1928.
*No returns received.

the Province of Ontario for the year ending December 31, 1927.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,287 57	1,208 23		1,208 23				Halton.
			1,000 00	47.40			
1,126 61	2,190 65		2,190 65				
351 50	3,782 95	291 47	3,491 48		942 60	1,737 85	
1,012 64	2,359 44		2,359 44				Hastings.
			1,000 00				
1,342 84	4,226 05	363 02	3,863 03				
1,559 18	5,454 22	1,308 80	4,145 42		1,194 00	3,097 90	
1,125 71	1,861 52		1,861 52				Huron.
			1,000 00	38 00			
annum.							
2,500 35	6,138 55	1,950 29	4,188 26		1,955 70	3,250 50	
570 76	1,858 09		1,858 09				Kenora.
			1,000 00				
annum.							
80 30	1,644 03		1,644 03		571 50	300 20	
2,658 19	2,657 28		2,657 28				Kent.
1,550 00	6,598 95	1,549 47	4,049 48				
1,724 55	6,673 50	2,406 15	4,267 35		2,124 70	2,697 80	
828 03	2,466 99		2,466 99				Lambton.
			1,000 00				
1,126 92	3,895 29	197 65	3,697 64				
900 00	5,375 65	1,238 09	4,137 56		2,082 90	2,872 00	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1927	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
LANARK:					
Perth	Sheriff	J. H. Ebbs	1,987 62		1,987 62
	Surrogate Judge	Judge Scott		1,000 00	
	Local Master	“ “			
	Crown Attorney	C. H. McKimm	2,792 41		2,792 41
	Clerk of the Peace	“ “			
	Local Registrar	J. S. L. McNeely	3,606 92	675 00	4,281 92
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
LEEDS AND GRENVILLE:					
Brockville	Sheriff	J. A. McCammon	3,238 50		3,238 50
	Surrogate Judge	*Judge Dowsley		1,000 00	
	Local Master	“ “			
	“ “	Judge Reynolds	142 90		142 90
	Crown Attorney	M. M. Brown	3,831 81		3,831 81
	Clerk of the Peace	“ “			
	Local Registrar	A. E. Baker	6,260 50	750 00	7,010 50
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
LENNOX AND ADDINGTON:					
Napanee	Sheriff	C. W. Vandervoort	1,894 86		1,894 86
	Surrogate Judge	*Judge Madden		1,000 00	
	Local Master	S. S. Lazier	108 10		108 10
	Crown Attorney	U. M. Wilson	3,297 52		3,297 52
	Clerk of the Peace	“ “			
	Local Registrar	W. P. Deroche	2,185 10	600 00	2,785 10
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
LINCOLN:					
St. Catharines	Sheriff	H. O'Loughlin	4,823 92		4,823 92
	Surrogate Judge	Judge Campbell		1,000 00	
	Local Master	“ “			
	Crown Attorney	E. H. Lancaster	4,589 41		4,589 41
	Clerk of the Peace	“ “			
	Local Registrar	E. J. Lovelace	5,932 92	675 00	6,607 92
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
MANITOULIN:					
Gore Bay	Sheriff	J. H. Fell	970 72	950 00	1,920 72
	Surrogate Judge	Judge Hewson		1,000 00	
	Local Master	“ “			
	Crown Attorney	W. F. McRae	1,568 20	250 00	1,818 20
	Clerk of the Peace	“ “			
	Local Registrar	C. C. Platt	583 70	850 00	1,433 70
	District Court Clerk	“ “			
	Surrogate Registrar	“ “			
MIDDLESEX:					
London	Sheriff	D. A. Graham	6,344 35		6,344 35
	Surrogate Judge	Judge Macbeth	1,300 00		
	Local Master	H. S. Blackburn	331 50		
	Deputy Registrar	“ “	1,816 70		2,148 20
	Crown Attorney	A. M. Judd	Commuted at $5,000.00 per a		
	Clerk of the Peace	“ “			
	Deputy Clerk of the Crown	aE. Weld	15,916 03	500 00	16,416 03
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			

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a Of the amount payable to the province by Mr. Weld, namely $6,922.83, only $5,860.33 has been received.

*No returns received.

the Province of Ontario for the year ending December 31, 1927.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
738 89	1,248 73		1,248 73				Lanark.
			1,000 00	36 40			
493 26	2,299 15		2,299 15				
372 05	3,909 87	354 50	3,555 37		1,084 45	1,717 90	
1,369 30	1,869 20		1,869 20				Leeds and Grenville.
			1,000 00				
	142 90		142 90				
708 83	3,122 98		3,122 68				
1,406 30	5,604 20	1,443 78	4,160 42		1,888 80	2,859 80	
295 25	1,599 61		1,599 61				Lennox and Addington.
			1,000 00				
18 00	90 10		90 10				
653 19	2,644 33		2,644 33				
381 10	2,404 00		2,404 00		545 80	880 20	
1,283 33	3,540 59		3,540 59				Lincoln.
			1,000 00	25 40			
996 45	3,592 96	46 48	3,546 48				
1,582 95	5,024 97	922 48	4,102 49		1,569 00	2,105 25	
63 46	1,857 26		1,857 26				Manitoulin.
			1,000 00				
	1,818 20		1,818 20				
	1,433 70		1,433 70		124 60	208 75	
1,623 64	4,720 71		4,720 71				Middlesex.
			1,300 00				
624 00 nnum.	1,524 20		1,524 20				
4,724 00	11,692 03	6,922 83	4,769 20		5,494 80	9,545 80	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1927	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
MUSKOKA: Bracebridge	Sheriff	J. G. Myers	1,442 29	1,350 00	2,792 29
	Surrogate Judge	Judge Mahaffy		1,000 00	
	Local Master	“ “			
	Crown Attorney	Thos. Johnson	1,319 59	250 00	1,569 59
	Clerk of the Peace	“ “			
	Local Registrar	C. S. Salmon	1,286 50	600 00	1,886 50
	District Court Clerk	“ “			
	Surrogate Registrar	“ “			
NIPISSING: North Bay	Sheriff	Peter Groulx	4,034 51	800 00	4,834 51
	Surrogate Judge	Judge Valin		1,000 00	
	Local Master	“ “			
	Crown Attorney	T. E. McKee	2,927 84	250 00	3,177 84
	Clerk of the Peace	“ “			
	Local Registrar	T. J. Bourke	3,565 95	600 00	4,165 95
	District Court Clerk	“ “			
	Surrogate Registrar	“ “			
NORFOLK: Simcoe	Sheriff	W. Tisdale	1,978 61		1,978 61
	Surrogate Judge	Judge Boles		1,000 00	
	Local Master	“ “			
	Crown Attorney	W. E. Kelly, K.C.	Commute	d at $3,40	0.00 per a
	Clerk of the Peace	“ “			
	Local Registrar	H. P. Innes, K.C.	3,873 49	675 00	4,548 49
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
NORTHUMBERLAND AND DURHAM: Cobourg	Sheriff	D. J. Nesbitt	3,496 63		3,496 63
	Surrogate Judge	*aJudge McGlade		1,000 00	
	Local Master	“ “			
	Crown Attorney	W. F. Kerr, K.C.	4,718 95		4,718 95
	Clerk of the Peace	“ “			
	Local Registrar	J. T. Field	5,751 55	750 00	6,501 55
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
ONTARIO: Whitby	Sheriff	J. F. Paxton	4,611 19		4,611 19
	Surrogate Judge	Judge Thompson		1,000 00	
	Local Master	Judge Ruddy	166 40		166 40
	Crown Attorney	bJ. A. McGibbon	3,968 78		3,968 78
	Clerk of the Peace	“ “			
	Local Registrar	Horace Bascom	6,276 31	675 00	6,951 31
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
OXFORD: Woodstock	Sheriff	Wm. McGhee	2,336 86		2,336 86
	Surrogate Judge	Judge Wallace		1,000 00	
	Local Master	W. T. McMullen	41 30		41 30
	Crown Attorney	R. N. Ball, K.C.	2,446 69		2,446 69
	Clerk of the Peace	“ “			
	Local Registrar	P. M. McDonald	7,867 31	450 00	8,317 31
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			

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a Judge McGlade died. Judge Wills acted for a time; Judge O'Connor sworn into office 25th January, 1928.

b J. A. McGibbon appointed by Order-in-Council 21st October, 1927, Mr. J. F. Grierson having resigned.

*No returns received.

the Province of Ontario for the year ending December 31, 1927.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
397 93	2,394 36	....	2,394 36	....	....	....	Muskoka.
....	....	....	1,000 00	....	....	....	
....	....	....	....	....	....	....	
37 50	1,532 09	....	1,532 09	....	....	....	
16 00	1,870 50	....	1,870 50	....	422 10	587 75	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
2,480 98	2,353 53	....	2,353 53	....	....	....	Nipissing
....	....	....	1,000 00	13 70	....	....	
....	....	....	....	....	....	....	
921 85	2,255 99	....	2,255 99	....	....	....	
547 21	3,618 74	209 37	3,409 37	....	534 70	495 75	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
661 30	1,317 31	....	1,317 31	....	....	....	Norfolk.
....	....	....	1,000 00	30 00	....	....	
....	....	....	....	....	....	....	
nnum.							
1,015 10	3,533 39	166 70	3,366 69	....	798 70	1,452 95	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
1,222 66	2,273 97	....	2,273 97	....	....	....	Northumberland and Durham.
....	....	....	1,000 00	....	....	....	
1,247 36	3,471 59	....	3,471 59	....	....	....	
1,137 00	5,364 55	1,228 10	4,136 45	....	2,198 80	3,603 00	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
1,459 00	3,152 19	....	3,152 19	....	....	....	Ontario.
....	....	....	1,000 00	....	....	....	
....	166 40	....	166 40	....	....	....	
1,030 00	2,938 78	....	2,938 78	....	....	....	
812 00	6,139 31	1,925 38	4,213 93	....	1,892 60	2,735 20	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	
1,155 05	1,181 81	....	1,181 81	....	....	....	Oxford.
....	....	....	1,000 00	....	....	....	
....	41 30	....	41 30	....	....	....	
....	2,446 69	....	2,446 69	....	....	....	
1,924 28	6,393 03	2,153 73	4,239 30	....	1,967 60	3,161 50	
....	....	....	....	....	....	....	
....	....	....	....	....	....	....	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1927	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
PARRY SOUND:					
Parry Sound	Sheriff	J. E. Armstrong	2,893 47	750 00	3,643 47
	Surrogate Judge	Judge Powell		1,000 00	
	Local Master	“ “			
	Crown Attorney	W. L. Haight, K.C.	Commute	d at $1,70	0.00 per a
	Clerk of the Peace	“ “			
	Local Registrar	F. Tasker	2,100 44	600 00	2,700 44
	District Court Clerk	“ “			
	Surrogate Registrar	“ “			
PEEL:					
Brampton	Sheriff	N. Henderson	2,604 63		2,604 63
	Surrogate Judge	Judge Justin		1,000 00	
	Local Master	“ “			
	Crown Attorney	W. S. Morphy	Commute	d at $1,70	0.00 per a
	Clerk of the Peace	“ “			
	Local Registrar	J. R. Fallis	2,907 08	600 00	3,507 08
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
PERTH:					
Stratford	Sheriff	Thos. Magwood	3,534 30		3,534 30
	Surrogate Judge	*Judge Killoran		1,000 00	
	Local Master	“ “			
	Crown Attorney	G. G. McPherson, K.C.	4,477 68		4,477 68
	Clerk of the Peace	“ “			
	Local Registrar	F. H. Thompson, K.C.	5,949 05	675 00	6,624 05
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
PETERBOROUGH:					
Peterborough	Sheriff	F. J. A. Hall	2,649 15		2,649 15
	Surrogate Judge	Judge Huycke		1,000 00	
	Local Master	O. A. Langley	99 20		99 20
	Crown Attorney	G. W. Hatton, K.C.	2,793 70		2,793 70
	Clerk of the Peace	“ “			
	Local Registrar	G. J. Sherry	5,928 83	675 00	6,603 83
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
PRESCOTT AND RUSSELL:					
L'Orignal	Sheriff	S. W. Wright	1,661 59		1,661 59
	Surrogate Judge	Judge Constantineau		1,000 00	
	Local Master	“ “			
	Crown Attorney	F. W. Thistlethwaite	3,376 15		3,376 15
	Clerk of the Peace	“ “			
	Local Registrar	Jos. Belanger	2,586 68	675 00	3,261 68
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
PRINCE EDWARD:					
Picton	Sheriff	D. J. Barker	1,916 75		1,916 75
	Surrogate Judge	Judge McLean		1,000 00	
	Local Master	“ “			
	Crown Attorney	M. R. Allison	2,754 60		2,754 60
	Clerk of the Peace	“ “			
	Local Registrar	R. H. Hubbs	2,452 24	600 00	3,052 24
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			

*No returns received.

the Province of Ontario for the year ending December 31, 1927.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,736 05	1,907 42		1,907 42				Parry Sound.
			1,000 00				
nnum.							
53 66	2,646 78	14 68	2,632 10		342 70	464 75	
1,022 28	1,582 35		1,582 35				Peel.
			1,000 00	28 80			
nnum.							
441 75	3,065 33	63 07	3,002 26		1,432 75	865 40	
710 80	2,823 50		2,823 50				Perth.
			1,000 00				
				114 50			
500 00	3,977 68	238 84	3,738 84				
1,730 00	4,894 05	847 02	4,047 03		1,697 60	2,353 95	
1,133 53	1,515 62		1,515 62				Peterborough.
			1,000 00				
	99 20		99 20				
611 75	2,181 95		2,181 95				
886 55	5,717 28	1,545 55	4,171 73		1,731 20	2,672 95	
637 56	1,024 03		1,024 03				Prescott and Russell.
			1,000 00	26 20			
896 98	2,479 17		2,479 17				
610 55	2,651 13	15 12	2,636 01		633 60	962 50	
212 37	1,704 38		1,704 38				Prince Edward.
			1,000 00	32 70			
450 00	2,304 60		2,304 60				
735 80	2,316 44		2,316 44		555 95	709 00	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1927	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
RAINY RIVER:					
Fort Frances	Sheriff	W. A. Baker	1,746 85	1,150 00	2,896 85
	Surrogate Judge	Judge McLennan		1,000 00	
	Local Master	“ “			
	Crown Attorney	N. L. Croome	2,292 20	250 00	2,542 20
	Clerk of the Peace	“ “			
	Local Registrar	W. P. Pilkey	1,503 68	600 00	2,103 68
	District Court Clerk	“ “			
	Surrogate Registrar	“ “			
RENFREW:					
Pembroke	Sheriff	Alex. Morris	2,868 72		2,868 72
	Surrogate Judge	Judge McNamara		1,000 00	
	Local Master	“ “			
	Crown Attorney	H. B. Johnson	3,665 63		3,665 63
	Clerk of the Peace	“ “			
	Local Registrar	J. M. Beatty	2,910 15	600 00	3,510 15
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
SIMCOE:					
Barrie	Sheriff	D. H. MacLeran	4,188 57		4,188 57
	Surrogate Judge	*a*Judge Vance		1,000 00	
	Local Master	F. G. Evans	25 40		
	Crown Attorney	“ “	5,239 66		5,265 06
	Clerk of the Peace	“ “			
	Local Registrar	John MacKay	2,538 30	750 00	3,288 30
	County Court Clerk	“ “			
	Surrogate Registrar	E. A. Little	5,400 10		5,400 10
STORMONT, DUNDAS AND GLENGARRY:					
Cornwall	Sheriff	W. R. Mack	3,100 57		3,100 57
	Surrogate Judge	*aa*Judge O'Reilly		1,000 00	
	Local Master	“ “			
	Crown Attorney	J. G. Harkness	Commuted at $2,830.00.		
	Clerk of the Peace	“ “			
	Local Registrar	A. I. Macdonell	6,026 85	750 00	6,776 85
	County Court Clerk	“ “			
	Surrogate Registrar	“ “			
SUDBURY:					
Sudbury	Sheriff	A. Irving	4,862 51	1,150 00	6,012 51
	Surrogate Judge	*b*Judge Kehoe		1,000 00	
	Local Master	“ “			
	Crown Attorney	R. R. McKessock	6,729 44	250 00	6,979 44
	Clerk of the Peace	“ “			
	Local Registrar	*c*J. D. Shipley	3,574 71	550 00	4,124 71
	District Court Clerk	“ “			
	Surrogate Registrar	“ “			
TEMISKAMING:					
Haileybury	Sheriff	Geo. Caldbick	3,873 13	1,000 00	4,873 13
	Surrogate Judge	Judge Hartman		1,000 00	
	Local Master	“ “			
	Crown Attorney	F. L. Smiley	2,280 53	250 00	2,530 53
	Clerk of the Peace	“ “			
	Local Registrar	T. J. Meagher	2,587 25	600 00	3,187 25
	District Court Clerk	“ “			
	Surrogate Registrar	“ “			

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a Judge Vance died 22nd July, 1927; Judge Ross appointed 9th March, 1928.
*aa*Judge Reynolds of Brockville acted for portion of year 1927.
b Judge Hewson of Gore Bay acted during the year 1927.
c J. D. Shipley resigned; A. H. Beath appointed 25th November, 1927.
d Of the $162.08 payable by Mr. Shipley, $4.00 only has been received.

the Province of Ontario for the year endng December 31, 1927—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
486 65	2,410 20	...	2,410 20	...	...	...	Rainy River.
...	...	...	1,000 00	39 70	...	...	
...	...	...	...	...	...	...	
...	2,542 20	...	2,542 20	...	...	...	
...	...	...	...	...	...	...	
652 25	1,451 43	...	1,451 43	...	344 15	242 50	
...	...	...	...	...	...	...	
...	...	...	...	...	...	...	
601 94	2,266 78	...	2,266 78	...	...	...	Renfrew.
...	...	...	1,000 00	20 00	...	...	
...	...	...	...	...	...	...	
610 00	3,055 63	...	3,055 63	...	...	...	
...	...	...	...	...	...	...	
662 00	2,848 15	34 82	2,813 33	...	1,166 20	1,818 60	
...	...	...	...	...	...	...	
...	...	...	...	...	...	...	
2,388 49	1,800 08	...	1,800 08	...	...	...	Simcoe.
...	...	...	1,000 00	...	...	...	
...	...	...	...	25 40	...	...	
1,342 15	3,923 91	198 75	3,725 16	...	...	...	
...	...	...	...	...	...	...	
180 00	3,108 30	71 66	3,036 64	...	...	...	
...	...	...	...	...	...	...	
1,260 00	4,140 10	470 05	3,670 05	...	1,857 85	3,585 75	
651 77	2,448 80	...	2,488 80	...	...	...	Stormont, Dundas and Glengarry.
...	...	...	1,000 00	...	...	...	
...	...	...	...	139 00	...	...	
...	...	...	...	...	...	...	
1,072 40	5,704 45	1,534 00	4,170 45	...	1,581 50	2,044 30	
...	...	...	...	...	...	...	
...	...	...	...	...	...	...	
2,065 80	3,946 71	...	3,946 71	...	...	...	Sudbury.
...	...	...	1,000 00	...	...	...	
...	...	...	...	34 10	...	...	
2,560 00	4,419 44	459 72	3,959 72	...	...	...	
...	...	...	...	...	...	...	
600 00	3,524 71	*d*162 08	3,362 63	...	560 90	451 10	
...	...	...	...	...	...	...	
...	...	...	...	...	...	...	
1,360 65	3,512 48	...	3,512 48	...	...	...	Temiskaming.
...	...	...	1,000 00	...	...	...	
...	...	...	...	53 70	...	...	
733 16	1,797 37	...	1,797 37	...	...	...	
...	...	...	...	...	...	...	
563 50	2,623 75	12 38	2,611 37	...	501 40	344 45	
...	...	...	...	...	...	...	
...	...	...	...	...	...	...	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1927	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
THUNDER BAY:					
Port Arthur	Sheriff	N. Edmeston	7,237 73	1,400 00	8,637 73
	Surrogate Judge	*Judge Kenny		1,000 00	
	Local Master	" "			
	Crown Attorney	W.F.Langworthy, K.C.	2,839 62	250 00	3,089 62
	Clerk of the Peace	" "			
	Local Registrar	Keith Munro	3,883 05	600 00	4,483 05
	District Court Clerk	" "			
	Surrogate Registrar	" "			
VICTORIA:					
Lindsay	Sheriff	R. J. Patterson	1,750 88		1,750 88
	Surrogate Judge	Judge Swayze		1,000 00	
	Local Master	" "			
	Crown Attorney	J. E. Anderson	3,817 34		3,817 34
	Clerk of the Peace	" "			
	Local Registrar	A. T. Porter	3,802 51	675 00	4,477 51
	County Court Clerk	" "			
	Surrogate Registrar	" "			
WATERLOO:					
Kitchener	Sheriff	W. A. Kribs	3,410 72		3,410 72
	Surrogate Judge	Judge Hearn		1,000 00	
	Local Master	J. J. A. Weir	146 00		146 00
	Crown Attorney	D. S. Bowlby	4,917 48		4,917 48
	Clerk of the Peace	" "			
	Local Registrar	*a*C. C. Hahn	3,778 30	675 00	4,453 30
	County Court Clerk	" "			
	Surrogate Registrar	E. H. Scully	5,621 39		5,621 39
WELLAND:					
Welland	Sheriff	V. L. Davidson	4,425 49		4,425 49
	Surrogate Judge	Judge Livingstone		1,000 00	
	Local Master	" "			
	Crown Attorney	T. D. Cowper, K.C.	4,302 80		4,302 80
	Clerk of the Peace	" "			
	Local Registrar	*b*J. E. Cohoe	9,835 00	800 00	10,635 00
	County Court Clerk	" "			
	Surrogate Registrar	" "			
WELLINGTON:					
Guelph	Sheriff	*c*A. S. Allan	2,909 10		2,909 10
	Surrogate Judge	Judge Spotton		1,000 00	
	Local Master	*d*Wm. Kingston	632 93		
	Local Registrar	" "	6,585 34	300 00	7,518 27
	County Court Clerk	" "			
	Surrogate Registrar	J. M. Kearns	Commute	d at $3,4	50.00 per
	Crown Attorney	" "			
	Clerk of the Peace	" "			

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a C. C. Hahn appointed 14th February, 1927, C. H. Mills having died.

b Of the amount of $4,195.53 shown as payable only $3,345.03 has been received from Mr. Cohoe.

c A. S. Allan died 1st February, 1928.

d Wm. Kingston died 5th March, 1928.

*No returns received.

the Province of Ontario for the year endng December 31, 1927.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
4,272 38	4,365 35	…	4,365 35	…	…	…	Thunder Bay.
…	…	…	1,000 00	…	…	…	
…	…	…	…	23 90	…	…	
8 00	3,081 62	…	3,081 62	…	…	…	
…	…	…	…	…	…	…	
207 80	4,275 25	537 63	3,737 62	…	910 50	753 55	
…	…	…	…	…	…	…	
…	…	…	…	…	…	…	
865 49	885 39	…	885 39	…	…	…	Victoria.
…	…	…	1,000 00	28 70	…	…	
…	…	…	…	…	…	…	
555 00	3,262 34	…	3,262 34	…	…	…	
…	…	…	…	…	…	…	
1,806 04	2,671 47	17 15	2,654 32	…	990 00	1,585 75	
…	…	…	…	…	…	…	
…	…	…	…	…	…	…	
1,334 58	2,076 14	…	2,076 14	…	…	…	Waterloo.
…	…	…	1,000 00	…	…	…	
…	146 00	…	146 00	…	…	…	
949 90	3,967 58	233 79	3,733 79	…	…	…	
…	…	…	…	…	…	…	
713 04	3,740 26	159 61	3,580 65	…	…	…	
…	…	…	…	…	…	…	
1,318 05	4,303 34	551 67	3,751 67	…	1,942 10	3,736 00	
2,425 09	2,000 40	…	2,000 40	…	…	…	Welland.
…	…	…	1,000 00	…	…	…	
…	…	…	…	92 35	…	…	
1,142 00	3,160 80	…	3,160 80	…	…	…	
…	…	…	…	…	…	…	
1,973 30	8,661 70	4,195 53	4,466 17	…	3,156 15	2,609 00	
…	…	…	…	…	…	…	
…	…	…	…	…	…	…	
443 50	2,465 60	…	2,465 60	…	…	…	Wellington.
…	…	…	1,000 00	…	…	…	
…	…	…	…	…	…	…	
1,247 20	6,271 07	1,748 40	4,522 67	…	3,146 70	2,036 40	
…	…	…	…	…		…	
annum.							
…	…	…	…	…	…	…	
…	…	…	…	…	…	…	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1927	Salary paid by Province	Total earnings and salary in all offices
WENTWORTH:			$ c.	$ c.	$ c.
Hamilton.....	Sheriff..............	*a*J. T. H. Regan......	11,028 57	....	11,028 57
	Surrogate Judge......	Judge Gauld..........	....	1,000 00	....
	Local Master........	" "	....	....	....
	" "	*Judge Evans........	1,000 00	....	....
	Crown Attorney......	G. W. Ballard........	Commute	d at $5,00	0.00 per
	Clerk of the Peace....	" "	....	....	....
	Local Registrar......	*b*G. T. Inch..........	17,718 83	750 00	18,468 83
	County Court Clerk..	" "	....	....	....
	Surrogate Registrar...	" "	....	....	....
YORK:					
Toronto......	Sheriff..............	A. McCowan.........	26,011 09	....	26,011 09
	Surrogate Judge......	Judge Coatsworth....	2,600 00	....	....
	" "	Judge Morson........	1,600 00	....	....
	" "	Judge Denton........	1,600 00	....	....
	" "	Judge Widdifield.....	1,600 00	....	....
	" "	Judge Tytler.........	1,000 00	....	....
	" "	Judge O'Connell......	1,000 00	....	....
	Crown Attorney......	E. N. Armour, K.C...	Commute	d at $7,5	00.00 per
	Clerk of the Peace....	H. E. Irwin, K.C.....	13,040 22	....	13,040 22
	County Court Clerk..	T. V. Gearing........	33,090 10	....	33,090 10
	Surrogate Registrar...	A. F. Wallis.........	46,292 26	....	46,292 26
TORONTO:	Sheriff..............	R. A. Pyne..........	48,257 56	....	48,257 56

a J. T. H. Regan died.
b G. T. Inch appointed 17th June, 1927, succeeding A. C. Garden, deceased.
*No returns received.

the Province of Ontario for the year ending December 31, 1927—*Concluded.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer.	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
4,792 17	6,236 40	....	6,236 40	....	....	....	Wentworth.
....	....	....	1,000 00	....	....	....	
....	....	....	....	230 40	....	....	
....	....	....	....	....	....	....	
annum.							
....	....	....	....	....	....	....	
5,604 87	12,863 96	8,375 25	4,488 71	....	4,238 90	8,047 55	
....	....	....	....	....	....	....	
....	....	....	....		....	....	
13,279 57	12,731 52	5,608 37	7,123 15	....	....	....	York.
....	....	....	2,600 00	....	....	....	
....	....	....	1,600 00	....	....	....	
....	....	....	1,600 00	....	....	....	
....	....	....	1,600 00	....	....	....	
....	....	....	1,000 00	....	....	....	
....	....	....	1,000 00	....	....	....	
annum.							
6,559 00	6,481 22	1,490 61	4,990 61	....	....	....	
8,809 00	24,281 10	18,252 99	6,028 11	....	....	....	
6,862 84	39,429 42	31,886 48	7,542 94	....	28,963 25	57,824 25	
27,567 92	20,689 64	12,770 68	7,918 96	....	....	....	Toronto.

COMMUTED CROWN ATTORNEYS

County or District and town	Name	Gross earnings	Disbursements	Net earnings	Salary
		$ c.	$ c.	$ c.	$ c.
DUFFERIN:					
Orangeville	J. S. Island	721 18	130 00	591 18	1,270 00
ESSEX:					
Windsor	J. S. Allan	11,802 72	2,565 88	9,236 84	5,000 00
GREY:					
Owen Sound	T. H. Dyre	2,503 35	1,100 00	1,404 35	3,010 00
HURON:					
Goderich	D. Holmes	2,232 08	200 00	2,032 08	3,000 00
KENORA:					
Kenora	H. P. Cooke	97 50	150 00	....	1,970 00
MIDDLESEX:					
London	A. M. Judd	3,675 42	1,000 00	2,675 42	5,000 00
NORFOLK:					
Simcoe	W. E. Kelly	2,375 16	650 00	1,725 16	3,400 00
PARRY SOUND:					
Parry Sound	*W. L. Haight	12 00	....	....	1,700 00
PEEL:					
Brampton	W. S. Morphy	820 35	200 00	620 35	1,700 00
STORMONT, DUNDAS AND GLENGARRY:					
Cornwall	J. G. Harkness	828 35	400 00	428 35	2,830 00
WELLINGTON:					
Guelph	J. M. Kearns	2,794 82	750 00	2,044 82	3,450 00
WENTWORTH:					
Hamilton	G. W. Ballard	5,720 12	1,974 13	3,746 00	5,000 00
YORK:					
Toronto	E. N. Armour	7,872 89	23,234 50	....	7,500 00

*Salary covers all disbursements.

Statement Respecting Registrars of Deeds

Statement showing the earnings, disbursements, net incomes, etc., of Registrars of Deeds for

No.	Registry Division	Where Office Situate	Registrar	Gross earnings
				$ c.
1	Algoma	Sault Ste. Marie	H. J. Moorehouse	5,317 16
2	Brant	Brantford	Alex. Graham	5,755 90
3	Bruce	Walkerton	W. H. McFarlane	6,566 85
4	Carleton	Ottawa	A. E. Hunt	6,052 21
5	Cochrane	Cochrane	*a*J. A. Clermont	12,734 74
6	Dufferin	Orangeville	F. J. Patterson	2,487 60
7	Dundas	Morrisburg	R. J. Dillen	1,390 40
8	Durham, E.	Port Hope	*b*R. H. Hodgson	1,795 20
9	Durham, W.	Bowmanville	Miss J. A. Pollard	1,886 10
10	Elgin	St. Thomas	J. H. Coyne	6,410 27
11	Essex	Sandwich	J. O. Reaume	44,714 96
12	Fort William	Fort William	*c*J. E. Swinburne	6,762 05
13	Frontenac	Kingston	W. J. Gibson	5,269 60
14	Glengarry	Alexandria	J. A McRae	1,928 30
15	Grenville	Prescott	W. S. Johnston	1,999 30
16	Grey, North	Owen Sound	Geo. P. Creighton	4,556 30
17	Grey, South	Durham	A. H. Jackson	2,991 47
18	Haldimand	Cayuga	W. H. Howard	3,514 35
19	Haliburton	Minden	A. W. Fleming	889 74
20	Halton	Milton	Victor Chisholm	4,963 55
21	Hastings	Belleville	R. J. S. Dewar	7,135 70
22	Huron	Goderich	Wm. Coats	5,876 36
23	Kenora	Kenora	*d*Mrs. E. A. Cunningham	4,165 49
24	Kent	Chatham	J. B. Clark	9,433 20
25	Lambton	Sarnia	*e*R. S. La Sueur	9,277 98
26	Lanark, North	Almonte	H. C. Bowland	1,476 20
27	Lanark, South	Perth	Jas. Armour	1,890 00
28	Leeds	Brockville	A. W. Gray	3,637 49
29	Lennox and Addington	Napanee	G. S. Reid	2,573 60
30	Lincoln	St. Catharines	*f*C. E. Fisher	10,890 76
31	London	London	R. H. Dignan	7,452 05
32	Manitoulin	Gore Bay	*g*C. C. Platt	1,795 65
33	Middlesex, East and North	London	Miss M. V. Walker	6,915 34
34	Middlesex, West	Glencoe	R. Dunlop	2,152 76
35	Muskoka	Bracebridge	*h*C. E. Lount	4,325 75
36	Nipissing	North Bay	*i*J. M. Deacon	5,401 76
37	Norfolk	Simcoe	W. M. McGuire	5,470 60
38	Northumberland, East	Colborne	A. G. Willoughby	2,764 05
39	Northumberland, West	Cobourg	Hugh McCullough	1,651 10
40	Ontario	Whitby	G. W. Dryden	12,780 31
41	Ottawa	Ottawa	J. P. Fisher	10,052 50
42	Oxford	Woodstock	W. L. MacWhinnie	5,995 60
43	Parry Sound	Parry Sound	C. Gillespie	1,940 48
44	Peel	Brampton	F. J. Jackson	5,324 94
45	Perth, North	Stratford	Jas. Steele	4,183 90
46	Perth, South	St. Mary's	G. D. L. Rice	1,742 20
47	Peterborough	Peterborough	W. F. Morrow	6,398 75
48	Port Arthur	Port Arthur	*j*J. M. Munro	7,095 98
49	Prescott	L'Orignal	H. M. Mooney	2,469 85
50	Prince Edward	Picton	J. H. Holmes	1,946 80
51	Rainy River	Fort Frances	*k*W. J. Keating	4,668 55
52	Renfrew	Pembroke	R. A. Campbell	4,940 01
53	Russell	Russell	J. A. Gamble	2,528 24
54	Simcoe	Barrie	R. J. Sanderson	11,577 09
55	Stormont	Cornwall	J. C. Alguire	3,435 65
56	Sudbury	Sudbury	*l*S. Fournier	7,253 82
57	Temiskaming	Haileybury	*m*Lorne H. Ferguson	9,568 67
58	Toronto	Toronto	*n*Thos. Crawford	102,045 05

the year ending 31st December, 1927, and the sums payable under Section 101 of *The Registry Act*.

Disbursements	Net Income	Percentage under Sec. 101	Net for Registrar	INSTRUMENTS			No.
				Number registered	Number uncopied	Number copied but not compared	
$ c.	$ c.	$ c.	$ c.				
2,153 66	3,163 50	381 75	1,771 91	1,869	....	....	1
1,865 00	3,890 90	745 45	3,145 45	2,844	....	....	2
2,830 00	3,736 85	668 42	3,068 43	2,842	....	....	3
2,915 75	3,136 46	368 23	2,768 23	2,220	....	....	4
7,588 00	....	....	4,000 00	44	....	....	5
498 00	1,989 60	48 96	1,940 64	1,096	....	....	6
700 00	690 40	....	690 40	785	....	....	7
490 00	1,305 20	....	1,305 20	730	38	....	8
905 00	981 10	....	981 10	839	....	....	9
2,035 10	4,375 17	987 58	3,387 59	2,934	141	73	10
13,650 64	31,064 32	24,353 39	6,710 93	19,220	153	....	11
2,342 00	4,420 05	1,010 02	3,410 03	1,851	....	....	12
2,130 00	3,139 60	369 80	2,769 80	2,140	80	....	13
800 00	1,128 30	....	1,128 30	883	....	....	14
500 00	1,499 30	....	1,499 30	866	....	....	15
2,039 57	2,516 73	154 80	2,361 93	3,840	10	10	16
813 35	2,178 12	89 33	2,088 79	1,351	....	....	17
911 26	2,603 09	180 90	2,422 19	1,607	....	....	18
15 00	874 74	....	874 74	353	....	....	19
1,678 50	3,285 05	442 53	2,842 52	2,008	....	....	20
3,122 30	4,013 40	806 70	3,206 70	2,833	62	....	21
2,044 70	3,831 66	715 83	3,115 83	2,822	....	....	22
1,131 40	3,034 09	317 05	2,717 04	233	....	....	23
3,543 50	5,889 70	1,744 85	4,144 85	4,567	....	....	24
4,602 87	4,675 11	1,066 04	3,609 07	4,278	178	289	25
300 00	1,176 20	....	1,176 20	620	6	....	26
700 00	1,190 00	....	1,190 00	895	....	....	27
1,022 80	2,614 69	184 40	2,430 29	1,696	....	....	28
320 00	2,253 60	100 72	2,152 88	1,015	....	176	29
4,447 75	6,443 01	2,198 70	4,244 31	4,114	2,127	....	30
2,607 00	4,845 05	1,222 52	3,622 53	3,683	20	20	31
767 80	1,027 85	....	1,027 85	391	5	15	32
1,803 10	5,112 24	1,356 12	3,756 12	3,056	....	....	33
600 00	1,552 76	5 27	1,547 49	932	....	....	34
1,069 41	3,256 34	428 17	2,828 27	1,213	12	....	35
5,510 00	....	....	3,000 00	1,108	....	....	36
2,010 00	3,460 60	530 30	2,930 30	2,434	....	....	37
774 00	1,990 05	49 00	1,941 05	1,148	....	....	38
495 00	1,156 10	....	1,156 10	719	186	....	39
5,459 50	7,320 81	2,988 73	4,332 08	5,544	220	564	40
6,431 20	3,621 30	610 65	3,010 65	4,293	479	....	41
2,112 00	3,883 60	741 80	3,141 80	2,673	340	....	42
256 00	1,684 48	18 45	1,666 03	757	....	....	43
1,531 00	3,793 94	696 97	3,096 97	2,619	....	....	44
1,166 80	3,017 10	308 55	2,708 55	2,041	42	....	45
491 00	1,251 20	....	1,251 20	761	....	....	46
1,656 00	4,742 75	1,171 37	3,571 38	2,603	47	10	47
2,326 20	4,769 78	1,184 89	3,584 89	1,525	....	....	48
550 90	1,918 95	41 90	1,877 05	1,212	....	....	49
133 25	1,813 55	31 35	1,782 20	862	4	....	50
900 00	3,768 55	684 28	3,084 27	36	12	....	51
1,614 00	3,326 01	463 00	2,863 01	2,154	....	....	52
850 00	1,678 24	17 82	1,660 42	1,119	111	....	53
4,426 36	7,150 73	2,835 65	4,315 08	4,983	....	....	54
1,352 00	2,083 65	66 73	2,016 92	1,667	....	....	55
2,557 81	4,696 01	1,146 26	3,549 75	611	....	....	56
557 83	....	....	4,000 00	26	....	....	57
55,709 44	....	....	8,000 00	445 11	....	....	58

Statement showing the earnings, disbursements, net incomes, etc., of Registrars of Deeds for *—Con*

No.	Registry Division	Where Office Situate	Registrar	Gross earnings
				$ c.
59	Victoria	Lindsay	C. D. Barr	3,563 60
60	Waterloo	Kitchener	O. S. Eby	10,972 65
61	Welland	Welland	E. E. Fraser	20,469 31
62	Wellington, North	Arthur	Jas. Tucker	2,585 02
63	Wellington, South & Centre	Guelph	*o*C. H. Nelles	6,228 00
64	Wentworth	Hamilton	R. K. Hope	29,491 53
65	York, East and West	Toronto	J. W. Mallon	43,096 13
66	York, North	Newmarket	R. L. Boag	4,177 47

*a*J. A. Clermont and staff paid direct by Province. All fees sent to Inspector of Legal Offices
*b*Miss V. A. Scott, deputy until May 5th; R. H. Hodgson appointed.
*c*Land Titles Office included.
*d*Land Titles Office included.
*e*A. MacLean died 12th March, 1927. R. S. La Sueur appointed May 28th, 1927.
*f*C. E. Fisher died 22nd November, 1927; H. W. Byrne, deputy, acting.
*g*Land Titles Office included.
*h*Land Titles Office included.
*i*Land Titles Office included.
*j*Land Titles Office included.
*k*Land Titles Office included.
*l*Land Titles Office included.
*m*Land Titles Office included.
*n*Thos. Crawford paid salary.
*o*H. Hortop died May 29th, 1927; C. H. Nelles appointed August 31st, 1927.

the year ending 31st December, 1927, and the sums payable under Section 101 of *The Registry Act.*
cluded

Disbursements	Net Income	Percentage under Sec. 101	Net for Registrar	INSTRUMENTS			No.
				Number registered	Number uncopied	Number copied but not compared	
$ c.	$ c.	$ c.	$ c.				
1,246 00	2,317 60	113 01	2,204 59	1,565	....	....	59
4,969 30	6,003 35	1,803 00	4,200 35	5,332	436	....	60
8,693 82	11,775 49	6,997 94	4,777 55	8,202	5	5	61
1,247 75	1,337 27	....	1,337 27	1,251	30	200	62
2,483 00	3,745 00	555 68	3,189 32	2,813	389	879	63
17,900 00	11,591 53	6,832 38	4,759 15	14,243	....	....	64
19,103 00	23,993 13	17,993 81	5,999 32	19,612	3,353	28	65
1,500 00	2,677 47	203 24	2,474 23	1,756	....	....	66

Statement Respecting Land Titles Offices

LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, 1927

I.—Local Masters who are also Registrars of Deeds and who remit all fees to the Province and are paid salaries by the Province.

No.	Division	Where office situate	Name	Fees sent to Province	Salaries and disbursements paid by Province		Surplus after deducting disbursements
1	Cochrane	Cochrane	J. A. Clermont	$12,640 23	Salaries Other expenses	$7,180 00 408 76	$5,051 47
2	Nipissing	North Bay	J. M. Deacon	5,401 76	Salaries Other expenses	5,260 00 250 00	There is a deficit in this office of $108.24
3	Temiskaming	Haileybury	L. H. Ferguson	9,597 89	Salaries Other expenses	6,430 00 29 50	3,109 17

II.—Local Masters who are also Registrars of Deeds and who take fees.

No.	Division	Where office situate	Name	Gross earnings, L.T.O.	Gross earnings, Reg. Office	Total gross earnings	Disbursements	Net income	Percentage payable to Province	Net to officer
1	Fort William	Fort William	J. E. Swinburne	$2,179 30	$4,582 75	$6,762 05	$2,342 00	$4,420 05	$1,010 02	$3,410 03
2	Kenora	Kenora	E. A. Cunningham	3,612 39	553 10	4,165 49	1,131 40	3,034 09	317 05	2,717 04
3	Manitoulin	Gore Bay	C. C. Platt	39 40	1,756 25	1,795 65	767 80	1,027 85	....	1,027 85
4	Muskoka	Bracebridge	C. E. Lount	1,537 65	2,788 10	4,325 75	1,069 41	3,256 34	428 17	2,828 27
5	Rainy River	Fort Frances	W. J. Keating	4,547 07	121 48	4,668 55	900 00	3,768 55	684 28	3,084 27
6	Sudbury	Sudbury	S. Fournier	5,787 50	1,466 32	7,253 82	2,557 81	4,696 01	1,146 26	3,549 75
7	Port Arthur	Port Arthur	J. M. Munro	3,326 03	3,769 95	7,095 98	2,326 20	4,769 78	1,184 89	3,584 89
8	Elgin	St. Thomas	J. H. Coyne	106 97	6,410 27	6,517 24	2,035 10	4,482 14	987 58	3,496 56

III.— Local Masters who are not Registrars who receive salaries.

No.	Division	Where office situate	Name	Total fees earned	Salaries and disbursements	Remarks
1	Algoma............	Sault Ste. Marie......	V. McNamara.......	$1,661 60	$3,280 00	There is a deficit in this office of $1,618.40
2	Toronto............	Toronto............	G. W. Holmes.......	38,848 40	37,618 93	

IV.—Local Masters who are not Registrars of Deeds who take fees.

No.	Division	Where office situate	Name	Total earnings	Disbursements	Net earnings
1	Ottawa.....................	Ottawa...................	F. A. Magee..............	$2,531 97	$622 80	$1,909 17
2	Parry Sound................	Parry Sound..............	W. L. Haight.............	3,441 35	1,287 07	2,154 28
3	*Whitby....................	Whitby...................	Judge Thompson..........	....	....	....

*No returns received.

STATEMENT RE LOCAL MASTERS OF TITLE

		Algoma	Cochrane	Elgin	Fort William	Kenora	Manitoulin
1	No. of applications for first registration received	1	....	......	....	....	....
2	No. of applications for first registration entered	....	....	......	....	....	....
3	No. of applications for first registration pending	1	....	......	....	1	....
4	No. of applications for first registration returned	....	....	......	....	....	....
5	No. of special applications received	34	6	......	21	36	....
6	No. of special applications completed	7	6	......	19	36	....
7	No. of special applications pending	27	....	......	2	....	....
8	No. of freehold patents received	70	292	......	25	98	8
9	No. of freehold patents entered	68	292	......	25	96	3
10	No. of freehold patents in course of entry	2	....	......	....	2	5
11	No. of freehold patents returned unentered	....	1	......	....	....	....
12	No. of mining or other lease patents received	....	....	......	....	....	....
13	No. of mining or other lease patents entered	....	....	......	....	....	....
14	No. of mining or other lease patents in course of entry	....	....	......	....	....	....
15	No. of mining or other lease patents returned unentered	....	....	......	....	....	....
16	Orders-in-Council granting land	....	....	......	....	....	....
17	Orders-in-Council entered	....	....	......	....	....	....
18	Land certificates on hand awaiting delivery	3	82	......	3	4	....
19	Land certificates delivered to patentees	41	245	......	22	92	9
20	Office copies of leases delivered	....	....	......	....	....	....
21	Office copies of leases undelivered	....	1	3	....	....	1
22	No. of transfers registered	173	1,060	18	176	431	8
23	No. of other instruments registered	247	1,256	......	346	340	6
24	No. transmission applications	23	93	3	21	30	1
25	No. sale proceeding applications	1	5	......	1	1	....
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
26	Total amount of assurance fees collected	295 03	927 85	......	63 66	156 20	1 75
27	Total fees earned	1,661 60	12,640 23	106 97	2,179 30	3,612 39	39 40
	Total assurance fees paid during the year in all offices....... $3,726 28						

PROVINCE OF ONTARIO, 1927

Muskoka	Nipissing	Ottawa	Parry Sound	Port Arthur	Rainy River	Sudbury	Temiskaming	Toronto	Whitby
....	....	3	....	2	4	....	....	8	....
....	....	2	....	....	4	....	....	....	....
....	....	1	....	2	....	....	....	....	....
....	....	....	....	....	....	....	....	....	....
....	137	....	51	25	14	27	66	6	....
....	137	....	51	20	11	17	64	....	....
....	....	....	....	5	3	10	2	....	....
21	39	....	69	34	35	129	295	....	....
21	39	....	69	34	35	129	295	....	....
....	....	....	....	....	....	....	....	....	....
....	....	....	....	....	....	....	....	....	....
....	44	....	3	8	1	47	69	....	....
....	44	....	3	....	1	47	69	....	....
....	....	....	....	....	....	....	....	....	....
....	....	....	....	....	....	....	....	....	....
....	....	....	....	....	....	....	....	....	....
....	....	....	....	....	....	....	....	....	....
10	1	30	1	3	1	5	26	....	....
11	38	....	68	31	34	124	269	....	....
....	44	....	3	2	1	44	58	....	....
....	....	....	....	6	....	3	11	....	....
233	297	258	364	209	703	527	849	30 63	....
155	593	489	219	248	413	940	1,119	91 75	....
29	31	....	48	15	48	35	61	....	....
....	2	....	....	1	3	9	6	....	....
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
109 35	140 46	2 00	203 36	60 30	117 22	370 65	1,050 35	228 10	....
1,537 65	3,104 86	2,531 97	3,441 35	3,326 03	4,547 07	5,787 50	9,568 67	38,848 40	....

Statement Respecting Division Courts

REPORT ON THE INSPECTION OF DIVISION COURTS

I have the honour to submit herewith the following report on the inspection of division courts for the year ending 31st of December, 1927.

The total number of claims entered in the courts for the year was 87,329, amounting to $4,767,283.14. The amount of suitors' moneys actually paid into court totaled $1,917,774.77 and the total of suitors' moneys paid out of court amounted to $1,914,564.36 being an increase over the previous year of $82,217.82.

The total revenue collected from the office as provided by the Public Officer's Fees Act amounted to $55,547.44 being an increase of $7,279.10. In addition to this there was collected $941.52, being moneys remaining unclaimed for a period of six years as provided by Section 43 of the Division Courts Act, making a total revenue of $56,488.96.

In the accompanying table full details will be found of the business transacted.

Where vacancies occur from death, resignation or removal from office for misconduct, they were filled as they occurred.

Inspection of the offices show a very satisfactory condition of affairs throughout the Province.

The constantly growing division court business requires continual attention.

There are now 339 division court offices with approximately 700 officials, and it is most important that continuous inspection and supervision be given to the officials in order that the public be given proper service.

In order that proper supervision be given it is necessary to do a great deal of travelling over the whole Province.

The correspondence has increased immensely, and a multitude of enquiries for information takes up much time and attention.

The division courts are given satisfaction to the great bulk of the people in whose interest they were brought into existence.

I have the honour to be,

Your obedient servant,

W. W. Ellis,
Assistant Inspector of Legal Offices.

Return of Division Court business from the 1st day of January, to the 31st day of December, A.D. 1927, inclusive, showing:—

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount' of Suitors' Money paid out of Court	Balance of Cash in Court.	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
ALGOMA	1	897	54,016 14	528 20	23,348 60	23,678 67	198 13	170 41	2,852 05	1,857 09	
	2	61	5,249 48		1,961 33	1,961 33			202 80	228 30	
	3	68	3,731 60		2,038 33	2,038 33			258 97	261 15	
	6	25	1,543 91	7 85	594 90	602 75			101 93	110 52	
	7	190	10,252 30	145 25	3,857 84	3,898 39	104 70		490 20	160 50	
BRANT	1	1087	77,965 59	221 10	28,976 47	28,972 34	225 23	564 02	4,380 06	2,179 49	1 00
	2	173	5,794 45	47 74	4,173 07	3,743 63	477 18		509 30	450 00	
	3	20	1,609 99		355 21	355 21			49 95	48 02	
	4	59	2,081 55	180 40	1,960 50	2,138 30	1 60		242 25	125 55	7 00
	5	7	384 22		306 80	306 80			40 95	21 95	
BRUCE	1	177	12,225 56		3,034 25	3,010 25	27 00		575 60	404 14	
	2	58	4,557 96		2,018 49	2,018 49			222 83	81 93	
	3	141	4,428 34	112 10	2,934 13	2,366 72	679 51		499 11	304 05	
	4	57	2,988 79		1,950 51	1,950 51			157 00	123 40	
	5	77	4,321 67		2,309 71	2,301 29	8 42		331 00	286 41	
	7	38	1,745 18		1,191 00	1,191 00			150 65	72 90	
	8	172	8,176 37	29 43	3,662 00	3,446 90	244 55		715 04	425 90	
	9	22	885 35		710 60	710 60			93 05	81 50	
	10	27	1,903 73		1,631 38	1,498 28	133 10		105 00	193 65	
	11	75	4,000 52		1,717 97	1,717 97			237 70	244 30	
	12	120	4,530 38		1,799 23	1,799 23			345 95	218 11	
CARLETON	1	3721	203,332 96	2,534 25	42,337 97	43,241 95	1,630 27	581 37 6,413 91	15,018 55	9,813 73	8 00
	2	24	1,543 20		491 25	469 25	22 00		91 79	99 65	
	3	49	2,925 20		2,098 17	2,098 17			173 87	187 57	
	4	41	1,880 50		1,254 85	1,254 85			163 40	194 90	
	5	25	2,017 18	14 85	1,166 40	1,166 40	14 85		108 10		
	6	54	2,754 79		2,042 95	1,997 95	45 00		185 00	156 09	
	7	1139	32,795 65	138 46	6,542 92	6,599 89	81 49	391 63	3,805 45	2,710 65	27 07

COCHRANE..................	1	334	17,708 71	551 19	12,235 29	12,663 81	122 67	....	1,541 00	240 61	42 80
	2	1556	90,697 32	1,542 32	42,580 61	42,487 14	1,635 79	122 00 967 33	5,724 45	5,221 63	33 69
	3	115	10,085 00	376 91	10,439 79	10,764 34	52 36	....	575 30	79 65	....
	4	522	36,886 63	618 43	16,805 84	16,331 60	1,092 67	....	1,988 80	1,943 91	....
	5	138	11,957 91	31 22	5,268 43	4,796 65	503 00	....	618 97	644 55	....
	6	298	13,933 59	177 33	8,058 72	8,116 73	119 32	....	958 82	755 50	....
DUFFERIN..................	1	231	13,361 78	16 25	5,735 38	5,680 02	71 71	....	888 29	774 37	....
	2	149	7,658 04	....	4,598 63	4,598 63	....	....	448 54	553 37	....
	5	73	6,813 72	431 56	3,072 42	3,266 66	237 32	....	337 74	161 25	....
ELGIN..................	1	474	26,438 87	....	13,111 47	13,111 47	....	46 65	2,233 25	1,603 48	....
	2	4	439 81	....	300 35	300 35	....	....	35 35	56 85	....
	3	722	45,815 41	....	15,799 50	15,768 76	30 24	214 60	3,074 60	1,708 87	....
	4	125	8,390 27	82 62	4,711 24	4,724 18	69 68	....	465 05	710 59	....
ESSEX..................	1	91	6,882 86	....	1,725 64	1,711 30	14 37	....	315 42	126 75	....
	2	269	16,406 32	165 82	7,140 38	7,089 57	216 63	....	786 15	560 40	....
	3	110	9,004 31	....	4,551 08	4,551 08	....	....	662 45	511 20	....
	4	104	6,434 71	....	3,476 20	3,456 20	23 00	....	498 35	357 70	....
	5	336	30,408 83	....	14,532 02	14,437 02	95 00	....	1,353 70	1,008 40	....
	6	90	8,397 84	123 78	4,160 54	4,284 32	....	....	331 68	197 50	....
	7	2584	190,078 21	643 89	44,733 67	44,715 50	662 06	463 48 5,481 22	13,774 96	8,634 85	....
	8	305	19,109 40	11 35	9,805 30	9,666 15	150 50	....	1,573 25	1,267 82	....
	9	58	4,298 01	....	4,030 69	4,030 69	....	....	305 10	291 09	....
	10	....	....	....	....	....	....	....	....	....	....
FRONTENAC..................	1	929	54,137 02	183 29	20,245 04	20,055 43	272 90	290 48	3,452 38	2,020 19	....
	3	70	4,724 01	....	1,372 13	1,372 13	....	....	160 05	122 27	....
	4	67	3,794 24	42 09	2,244 47	2,272 01	14 55	....	314 59	339 95	....
	6	78	4,315 07	221 97	2,097 80	2,271 69	48 08	....	347 90	282 85	....
	7	42	1,983 13	....	592 30	592 30	....	....	155 65	124 02	....
GREY..................	1	636	2,383 01	16 65	1,073 28	1,058 81	31 12	26 86	2,134 30	934 00	....
	2	148	7,630 32	....	2,523 64	2,523 64	....	....	401 03	353 25	....
	3	180	7,859 10	50 75	4,077 94	4,029 61	99 08	....	607 05	279 73	....
	4	111	7,643 39	....	4,480 26	4,061 33	418 93	....	492 20	581 63	....
	5	92	5,797 96	44 89	1,803 60	1,848 49	....	....	395 55	268 92	....
	6	23	1,141 19	....	585 78	585 78	....	....	56 97	38 50	....
	7	144	8,153 75	16 85	3,079 23	2,944 33	151 75	....	452 00	403 30	....
	8	75	3,614 60	61 00	3,098 80	3,094 80	65 00	....	279 10	256 00	....

Return of Division Court business from the 1st day of January, to the 31st day of December, A.D. 1927, inclusive, showing:—*Continued*

Name of County, United Counties, or District	Number of Division:	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court.	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
HALDIMAND	1	101	6,341 31	897 73	1,702 54	2,165 51	434 76		428 17		
	2	52	3,977 91	35 01	1,698 59	1,729 58	4 02		120 48	48 12	
	3	184	12,504 78	244 30	3,717 88	3,873 61	88 57		550 70	325 81	
	4	91	6,948 22	26 45	2,106 41	2,077 43	54 93		410 90	335 07	
	5	14	1,168 41		504 87	504 87			88 05	106 94	
HALIBURTON	1	37	1,674 62		957 15	957 15			136 84	159 60	
	2	88	5,797 38		2,016 56	1,975 56	41 00		200 00	67 40	
	3	33	1,786 98		840 66	840 66			181 00	132 90	
	4	No business.									
HALTON	1	173	8,709 14	27 95	4,606 28	4,634 33			599 75	390 69	
	2	160	7,929 19		3,955 15	3,923 24	31 91		470 05	272 85	
	3	366	17,392 58	724 64	10,148 86	10,774 96	98 54		1,159 70	576 61	
	4	103	4,463 29	382 28	2,558 97	2,759 43	181 82		378 50	248 15	
	5	39	1,664 65		1,140 45	1,095 45	45 00		131 19	66 80	
	6	194	10,893 25	16 00	6,631 64	6,637 64	10 00		891 73	578 15	
HASTINGS	1	818	38,027 36	1,875 80	15,697 59	15,667 82	1,905 57	316 77	3,555 90	1,879 19	95 67
	2	36	2,470 32	80 73	1,236 55	1,010 03	141 36		269 36	269 36	
	3	12	343 75		173 95	173 95			19 62		
	4	136	5,004 29	214 48	4,687 15	4,851 98	49 65		478 15	323 20	
	5	124	5,297 00		1,785 17	1,785 17			408 74	271 00	
	6	299	19,258 10	92 77	6,085 73	5,995 29	183 21		1,069 05	695 65	
	7	51	1,716 46		1,276 05	1,273 05	3 00		189 41	195 40	
	8	168	5,860 59		2,780 83	2,780 83			592 35	268 53	
	9	329	12,576 65	15 60	7,604 02	7,512 57	107 05		1,320 85	794 58	12 60
	10	100	5,390 50	141 66	2,459 67	2,312 92	261 28		318 75	460 40	
	11	20	1,140 67	3 63	677 99	681 62			74 40	188 15	
	12	241	8,984 63	192 56	2,640 20	2,824 09	8 67		606 40	565 45	

Huron	1	412	11,124 00	23 75	12,143 75	10,472 90	......	......	1,791 59	245 46	......
	2	109	7,114 51	130 54	2,741 77	2,749 52	122 79	......	413 20	......	......
	3	51	2,470 14	......	1,944 54	1,944 54	......	......	173 95	106 09	......
	4	73	5,501 79	......	3,146 07	3,146 07	......	......	344 30	334 14	......
	5	82	4,940 97	28 53	2,801 69	2,817 69	12 53	......	315 70	235 68	......
	6	22	1,517 55	91 20	595 51	537 06	149 65	......	94 10	112 50	......
	7	16	820 86	......	307 68	307 68	......	......	21 00	42 25	......
	8	107	5,320 74	......	2,224 09	2,224 09	......	......	406 30	272 93	......
	9	74	4,967 06	......	2,738 38	2,738 38	......	......	173 17	224 65	......
	10	54	4,407 54	......	2,880 07	2,859 67	20 40	......	187 26	239 15	......
	11	52	3,182 03	......	1,501 04	1,501 04	......	......	162 30	141 00	......
	12	29	2,416 45	28 94	848 83	859 17	18 60	......	168 75	104 60	......
Kenora	1	312	15,927 87	908 82	8,909 38	9,271 87	546 33	......	1,675 55	447 70	......
	2	4	438 07	......	......	......	......	......	18 00	......	......
	3	103	7,316 80	43 40	3,258 73	3,017 78	284 35	......	375 85	320 30	......
	4	114	7,520 17	159 91	4,021 08	3,942 49	238 50	......	331 30	171 55	......
Kent	1	536	41,982 00	869 70	10,580 39	10,668 02	782 07	54 86	2,274 30	963 67	......
	2	141	9,152 64	96 17	4,566 61	1,650 08	12 70	......	602 31	445 00	......
	3	126	5,234 39	......	4,819 08	4,592 48	226 60	......	422 04	362 95	......
	4	233	15,399 00	213 15	10,439 96	10,268 55	384 56	......	925 95	660 65	......
	5	276	18,259 04	871 11	9,345 94	9,940 92	276 13	......	1,243 15	570 40	......
	6	61	4,483 59	......	1,345 62	1,345 62	......	......	95 00	288 05	......
	7	361	17,845 98	42 32	8,353 55	8,321 26	74 61	......	1,193 15	1,656 16	6 16
Lambton	1	1242	73,127 78	655 19	25,499 03	25,983 82	170 40	392 40	3,808 14	1,982 01	......
	2	82	5,260 40	71 20	2,245 44	2,316 64	......	......	310 29	288 65	......
	3	22	922 51	......	982 90	982 90	......	......	68 35	181 48	......
	4	51	2,725 12	150 00	1,274 50	1,424 50	......	......	180 47	169 18	......
	5	49	3,699 58	......	1,818 51	1,818 51	......	......	158 38	79 67	......
	6	53	4,710 23	......	1,036 83	1,036 83	......	......	901 88	92 05	......
	8	223	13,805 34	324 52	4,220 79	3,930 32	614 99	......	178 26	408 52	......
	9	46	4,486 26	......	1,556 36	1,556 36	......	......	162 00	130 50	......
Lanark	1	260	11,033 82	85 43	6,304 24	6,216 58	173 09	......	1,035 50	583 55	......
	2	67	3,015 90	20 33	2,064 83	2,075 16	10 00	......	241 55	366 80	......
	3	174	8,108 97	......	2,870 08	2,870 08	......	......	696 55	344 33	......
	4	454	17,149 19	124 78	11,726 58	11,819 61	31 75	......	1,351 50	805 84	......
	5	75	2,902 37	......	1,698 21	1,698 21	......	......	249 40	211 56	......
Leeds and Grenville	1	589	25,771 99	12 17	12,482 84	12,273 15	221 86	......	1,835 94	921 32	......
	2	149	6,707 64	249 21	2,503 87	2,536 36	216 72	......	498 60	368 57	......
	3	120	6,475 03	1 50	1,597 55	1,599 05	......	......	379 25	261 52	......
	4	123	6,311 30	9 20	3,289 59	3,205 85	92 94	......	487 09	312 55	......

Return of Division Court business from the 1st day of January, to the 31st day of December, A.D. 1927, inclusive, showing:—*Continued*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court.	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
LEEDS AND GRENVILLE—*Con*..	5	46	1,904 51		784 54	784 54			146 29	101 20	
	6	169	11,223 50		5,489 46	5,436 87	52 59		775 85	954 44	
	7	24	1,030 14		740 00	740 00			80 58		
	8	104	8,537 25	30 20	3,532 12	3,562 12			540 17	419 25	
	9	64	2,814 28	103 88	1,845 21	1,944 34	4 75		186 10	172 04	
	10	30	2,822 22	4 49	1,323 71	1,323 71	4 49		101 00		
	11	19	939 93		362 23	362 23			57 04	34 55	
	12	39	2,230 86		943 61	943 61			168 41	197 91	
LENNOX AND ADDINGTON.....	1	299	13,072 79	40 00	4,292 74	4,330 04	2 70		955 57	688 94	
	2	25	1,721 57		693 51	661 51	32 00		82 11	79 64	
	3	9	351 87		383 07	383 07			48 35	17 40	
	4	14	751 23	15 50	214 95	206 40	24 05		55 20	38 97	
	5	19	841 93		642 42	642 42			80 67	100 45	
	6	27	1,288 22		559 34	559 34			94 65	67 40	
	7	26	974 78		633 83	633 83			126 40	120 70	
	8	32	1,897 21		859 43	859 43			112 60	112 70	
	9	6	334 32		76 00	76 00			22 85	41 65	
LINCOLN....................	1	59	2,553 42	10 00	1,034 67	1,044 67			164 20	150 00	
	2	1038	63,136 82	436 80	21,633 90	21,593 75	476 95	571 81	4,406 03	2,306 25	27 14
	3	54	3,505 87	41 22	2,256 76	2,297 98			291 30	281 28	
	4	81	5,473 77	122 50	2,560 77	2,565 12	118 15		370 60	234 63	
	5	193	10,984 40	248 09	5,868 58	5,923 33	193 34		678 45	395 17	
MANITOULIN................	1	38	2,217 21		1,079 48	1,079 48			100 70	271 33	
	2	32	2,197 21		818 03	808 03	10 00		81 60	83 68	
	3	6	671 51		575 10	575 10			40 75	50 05	

MIDDLESEX	1	2033	114,472 76	2,468 61	46,246 02	46,556 66	2,157 97	1,572 16	7,305 40	3,590 47	123 68
	2	155	7,857 92	....	6,127 64	6,120 64	7 00	....	496 70	537 25	....
	3	47	2,127 20	20 75	1,185 98	1,064 98	141 75	....	142 90	90 00	16 00
	4	52	2,756 15	....	1,444 72	1,444 72	....	....	229 58	246 46	....
	5	71	4,803 85	100 34	974 22	1,037 23	37 33	....	333 45	303 90	....
	6	66	5,540 53	7 72	3,699 02	3,699 02	7 72	....	242 37	157 30	....
	7	45	2,859 54	361 21	1,554 32	1,783 50	134 03	....	134 00	79 52	....
	8	18	1,549 48	....	789 69	789 69	....	....	96 54	162 18	....
	9	1041	41,894 79	2,271 78	17,815 59	18,211 71	1,875 66	246 89	3,234 47	1,809 43	7 23
MUSKOKA	1	139	8,428 37	....	2,552 39	2,552 39	....	....	467 71	370 16	....
	2	74	3,774 29	144 38	2,942 57	2,980 18	106 71	....	309 94	338 68	....
	3	146	5,861 56	....	2,649 89	2,562 17	87 72	....	521 93	282 00	....
NIPISSING	1	332	17,838 59	262 00	8,247 98	7,917 64	330 82	211 44	961 69	830 25	....
	2	49	3,104 92	79 98	998 59	954 05	124 52	....	163 67	180 75	....
	3	738	51,427 54	76 21	9,366 16	9,442 37	13 01	....	3,057 20	1,529 05	....
NORFOLK	1	540	25,956 15	205 60	11,288 94	11,327 08	167 46	....	1,747 64	1,656 41	....
	2	129	4,910 03	41 00	2,875 93	2,916 93	....	....	415 30	301 63	....
	3	8	706 77	....	450 86	450 86	....	....	79 80	45 00	....
	4	55	2,280 51	78 00	1,219 68	1,202 68	95 00	....	194 66	151 80	....
	5	28	1,338 84	....	636 36	636 36	....	....	113 27	96 65	....
	6	138	4,553 23	39 96	2,110 02	2,149 98	....	....	438 05	359 02	....
	7	24	700 60	77 00	331 10	398 10	10 00	....	129 83	95 76	....
	8	41	1,660 18	19 41	692 27	659 68	52 00	....	122 35	51 75	....
NORTHUMBERLAND AND DURHAM	1	151	6,937 48	79 82	3,663 95	3,698 77	45 00	....	482 80	285 80	....
	2	48	1,752 40	4 00	1,240 37	1,240 37	2 00	....	273 08	205 15	....
	3	244	14,510 96	98 83	7,246 65	7,345 48	....	....	905 03	585 58	....
	4	49	4,082 88	47 53	2,466 87	2,375 78	91 09	....	208 10	134 07	....
	5	350	14,282 19	24 05	5,279 68	5,219 12	84 61	....	939 60	487 05	....
	6	31	2,208 47	....	972 55	972 55	....	....	164 90	181 05	....
	7	92	5,989 42	147 25	2,066 70	2,093 66	120 29	....	419 40	338 46	....
	8	147	6,101 26	50 29	3,073 53	2,954 39	156 01	....	550 66	320 00	....
	9	131	4,426 40	....	2,091 82	2,067 75	24 07	....	398 82	414 03	....
	10	13	411 74	....	296 77	296 77	....	....	51 96	54 70	....
	11	198	10,179 12	143 09	7,042 10	7,175 14	10 05	....	685 43	370 92	....
ONTARIO	1	1076	61,524 34	702 93	20,832 67	20,649 35	886 25	601 26	4,504 55	3,283 46	....
	2	62	4,226 60	3 82	1,944 76	1,948 58	....	....	263 36	286 01	....
	3	111	9,989 25	....	1,729 00	1,729 00	....	....	374 05	398 87	....
	4	48	3,371 82	38 13	1,384 40	1,422 53	....	....	231 92	164 37	....
	5	31	1,633 08	....	312 47	312 47	....	....	85 30	96 63	....
	6	42	2,927 19	78 03	1,359 47	1,407 80	29 70	....	204 74	108 85	....
	7	28	1,214 14	....	1,107 22	1,107 22	....	....	93 62	99 70	....

Return of Division Court business from the 1st day of January, to the 31st day of December, A.D. 1927, inclusive, showing:—*Continued*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court.	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys.
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
OXFORD	1	730	30,913 66	110 10	15,225 34	15,106 53	288 91	120 83	2,604 15	1,286 99	
	2	35	2,585 14	15 83	1,051 40	1,067 23			167 86	134 43	
	3	33	2,000 00		500 00	500 00			140 50	135 40	
	4	149	8,126 48	2 41	5,190 90	5,025 19	168 17		602 45	495 64	
	5	352	15,484 04	503 39	7,481 33	7,392 29	592 43		1,081 70	489 23	
	6	234	18,429 55	9 00	5,237 26	5,176 26	70 00		817 11	519 72	
	7	27	2,215 98		1,503 67	1,503 67			102 44	83 75	
PARRY SOUND	1	320	14,532 07	383 54	5,552 48	5,413 88	522 14		1,008 45	826 64	
	2	8	382 24		246 36	246 36			26 71	29 37	
	3	60	2,050 72		1,471 84	1,471 84			125 40	94 75	
	4	93	5,212 16	127 25	2,140 69	2,185 69	82 25		297 80	265 70	
	5	15	1,172 32		824 17	824 17			50 41	42 78	
	6	53	3,605 25	41 99	1,596 69	1,638 68			241 10	393 10	
	7	79	5,016 80		2,296 74	2,296 74			283 31	201 90	
PEEL	1	200	9,935 68		5,410 24	5,410 24			535 85	662 70	
	2	73	3,758 59		2,641 87	2,626 87	15 00		259 44	204 75	
	3	75	3,809 38		2,154 95	2,154 95			338 75	339 69	
	4	22	1,794 17		724 26	724 26			99 85	64 85	
PERTH	1	793	40,867 65	135 91	17,369 71	17,055 03	450 59	186 11	2,930 57	1,663 07	
	2	197	12,206 30		5,260 55	5,260 55			645 45	397 64	
	3	284	12,873 76		7,058 82	7,058 82			822 49	585 73	
	4	8	230 76	16 97	119 59	136 56			34 60	6 15	
	5	41	2,764 22		2,558 16	2,519 18	38 98		186 95	192 30	
	6	409	26,039 24		15,253 77	15,253 77			1,688 40	1,025 69	
PETERBOROUGH	1	689	36,934 83	31 40	16,180 08	16,160 04	51 44	125 62	2,628 12	1,614 05	
	2	50	3,033 60	13 00	1,200 96	1,116 88	97 08		173 55	62 85	
	3	70	4,615 56		2,855 82	2,855 82			291 40	89 85	

	4	3	326 84	....	108 20	108 20	....	....	12 75	10 90	......
	5	99	5,849 96	141 85	3,018 95	3,058 37	102 43	....	389 62	232 58	3 31
	6	No business									
PRESCOTT AND RUSSELL......	1	27	1,049 54	....	577 71	577 71	....	....	74 50	51 45	......
	2	85	6,301 49	39 80	4,543 30	4,578 10	5 00	....	384 38	227 88	......
	3	28	1,861 65	....	1,062 77	1,062 77	....	....	82 67	79 26	......
	4	76	4,967 17	....	1,549 73	1,522 09	27 64	....	271 24	265 25	......
	5	29	1,576 30	11 96	1,364 94	1,342 98	22 00	....	124 84	153 16	......
	6	131	8,843 32	....	5,142 81	5,142 81	....	....	525 54	370 48	......
	7	529	15,854 03	....	6,182 29	6,177 29	5 00	....	1,232 72	678 27	......
	8	72	4,055 08	....	1,448 38	1,448 38	....	....	204 41	224 35	......
	9	65	4,538 46	....	2,325 66	2,321 00	4 66	....	234 15	147 50	......
	10	91	7,290 21	7 54	4,231 82	4,191 38	47 98	....	373 79	386 97	......
	11	64	4,938 15	....	1,595 00	1,595 00	....	....	240 81	229 80	......
PRINCE EDWARD............	1	256	15,461 70	105 99	4,876 65	4,243 45	739 19	....	996 48	718 15	13 60
	2	9	567 62	....	83 48	83 48	....	....	42 15	33 45	......
	3	3	86 08	....	41 78	41 78	....	....	10 45	12 55	......
	4	5	374 27	15 13	448 61	413 37	50 37	....	67 70	45 50	......
	5	58	3,784 37	....	3,701 97	3,701 97	....	....	268 90	220 70	......
	6	34	1,587 49	....	972 49	972 49	....	....	87 57	48 90	......
	7	18	927 60	....	300 56	223 56	77 00	....	111 75	108 50	......
	8	2	154 79	....	154 79	154 79	....	....	5 27	9 75	......
RAINY RIVER................	1	295	19,313 77	190 15	9,472 73	9,583 80	79 08	....	1,198 05	600 25	......
	2	50	2,902 88	91 45	1,048 84	1,025 29	115 00	....	197 76	125 15	......
	3	58	5,127 69	280 79	2,034 30	1,913 03	402 06	....	198 65	405 50	......
RENFREW..................	1	1011	56,354 23	340 12	13,699 96	13,628 73	411 35	206 60	3,033 00	1,046 75	......
	2	29	2,066 34	....	1,074 94	1,074 94	....	....	86 36	69 08	......
	3	231	14,585 60	182 08	7,366 97	7,436 79	112 26	....	918 02	799 26	37 50
	4	359	16,370 29	95 26	7,910 69	7,783 64	222 31	....	1,224 70	575 18	......
	5	62	3,556 08	52 96	1,151 49	1,199 80	4 65	....	228 22	354 16	......
	6	33	1,900 06	....	679 06	679 06	....	....	127 10	102 00	......
	7	122	8,171 20	....	3,588 98	3,588 98	....	....	430 50	458 35	......
SIMCOE.....................	1	544	22,115 00	209 00	15,209 40	15,205 38	213 02	12 70	2,063 50	1,714 88	......
	2	59	3,443 83	84 98	2,624 90	2,625 40	84 48	....	235 90	157 25	......
	3	59	3,489 12	6 50	1,794 24	1,731 94	68 80	....	241 30	193 39	......
	4	110	9,293 31	34 00	3,720 47	3,743 32	11 15	....	544 80	220 35	......
	5	47	2,641 15	43 76	828 09	813 79	58 06	....	184 95	1,025 33	......
	6	931	41,791 69	33 13	18,864 45	18,845 26	52 32	161 17	2,805 85	331 85	......
	7	62	3,843 30	26 54	2,008 53	2,002 02	33 05	....	288 65	195 00	......

Return of Division Court business from the 1st day of January, to the 31st day of December, A.D. 1927, inclusive, showing:—*Continued*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court.	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys.
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Simcoe—*Continued*	8	115	8,594 83	344 80	6,309 18	6,638 98	15 00		410 25	371 61	
	9	651	33,578 47	328 41	16,176 70	15,727 13	779 98	156 02	2,780 11	1,791 11	
	10	129	7,140 89		3,174 99	3,174 99			570 10	429 05	
Stormont, Dundas and Glengarry	1	105	5,814 53		2,890 51	2,890 51			356 25	287 52	
	2	159	9,609 19	20 30	5,479 07	5,458 46	40 91		580 37	485 70	
	3	695	29,077 18	39 85	16,178 58	16,197 46	20 97	130 09	2,650 45	1,818 63	
	4	61	3,601 36		2,120 58	2,120 58			234 68	141 91	
	5	107	6,759 24	67 81	3,504 95	3,527 76	45 00		432 71	385 42	
	6	99	5,571 07	100 00	1,676 18	1,767 18	9 00		345 30	178 92	
	7	70	4,049 79	45 12	1,890 64	1,830 64	60 00		284 75	401 41	
	8	96	7,450 58	41 62	3,385 55	3,367 45	59 72		346 80	234 20	
	9	112	6,587 30		2,091 69	2,091 69			349 99	225 00	
	10	176	12,009 32	28 69	5,775 53	5,675 80	128 42		459 95	591 59	
	11	56	4,921 11	32 00	2,981 92	2,935 42	78 50		307 98	221 20	
	12	121	6,316 27	39 84	3,943 47	3,943 47	39 84		462 63	437 24	39 84
Sudbury	1	943	72,778 00	2,795 60	22,161 26	22,466 51	2,490 35	627 49	4,591 65	2,842 37	33 90
	2	56	3,138 41	21 46	961 36	933 07	49 75		444 60	202 20	
	3	80	4,167 48	92 55	2,135 37	2,211 90	16 02		277 45	490 69	
	4	38	2,641 53		1,897 85	1,897 85			188 66	495 90	
	5	100	7,516 05	8 50	1,429 49	1,429 49	8 50		345 25	325 00	
Temiskaming	1	564	42,742 83	416 48	18,286 41	17,818 53	884 36	130 89	2,654 45	1,743 42	290 28
	2	356	21,889 25	61 00	9,168 60	9,191 44	38 16		1,741 06	1,033 50	
	3	192	14,623 49	67 68	7,873 98	7,908 41	33 25		817 75	500 00	
	4	334	25,189 60	415 20	14,638 07	14,095 00	958 27		1,795 35	1,553 36	
Thunder Bay	1	628	42,205 52	21 90	17,338 17	17,276 99	73 08	32 07	2,160 33	1,615 86	
	2	60	3,273 10		1,288 54	1,288 54			135 52		

	3	642	45,869 82	1,000 06	19,177 24	18,878 49	1,298 81	68 87	2,344 35	1,584 64	...
	4	16	902 30	1 90	528 21	528 21	1 90	...	47 75	28 60	...
	5	24	863 42	...	230 84	230 84	...	...	25 90	...	...
VICTORIA...	1	15	477 14	...	358 33	358 33	...	...	61 69	54 80	...
	2	53	3,646 45	...	1,448 51	1,448 51	...	...	191 20	136 85	...
	3	50	2,709 47	...	1,372 21	1,372 21	...	...	153 90	...	...
	4	32	2,031 41	...	700 00	700 00	...	...	116 48	93 94	...
	5	383	18,892 92	84 30	7,056 75	7,101 96	39 09	...	1,160 04	638 00	...
	6	Vacant									
	7	51	2,450 79	...	1,274 87	1,274 87	...	...	133 93	147 70	...
WATERLOO...	1	1203	72,545 50	503 50	18,993 02	19,378 50	118 02	330 00	3,600 00	1,907 20	...
	2	247	11,400 57	...	5,397 59	5,397 59	...	...	844 10	331 90	...
	3	602	20,721 40	3 61	10,365 06	10,232 18	136 49	...	1,732 45	802 40	...
	4	204	15,131 25	9 75	8,013 57	7,985 10	38 22	...	714 45	1,112 92	...
	5	108	6,843 22	8 00	3,549 93	3,501 93	56 00	...	411 25	231 30	...
	6	47	3,220 44	...	1,088 33	1,088 33	...	...	212 70	237 77	...
	7	15	826 33	...	962 08	962 08	...	...	54 40	44 60	...
WELLAND...	1	1063	53,525 70	246 16	25,117 24	25,030 50	332 90	635 40	4,617 97	2,500 30	...
	2	40	1,700 21	...	955 01	955 01	...	...	179 45	...	...
	3	369	14,254 58	110 98	7,383 33	7,290 11	204 20	...	1,301 35	1,844 51	...
	4	636	41,514 05	2,391 11	14,662 07	14,935 60	2,117 58	226 49	3,132 65	1,942 86	42 94
	5	292	15,117 12	446 59	8,479 97	8,408 64	517 92	...	1,115 90	794 47	...
	6	502	2,549 88	3 08	15,044 70	14,696 00	351 78	25 00	2,125 00	1,052 32	...
WELLINGTON...	1	1350	56,014 63	31 34	25,403 01	25,119 81	314 54	566 67	4,388 90	2,117 00	...
	2	19	1,246 05	...	437 50	437 50	...	...	115 95	...	...
	3	22	1,073 80	...	596 20	596 20	...	...	91 15	43 53	...
	4	150	9,351 42	...	5,121 49	5,106 49	15 00	...	636 46	315 64	...
	5	59	2,962 34	23 15	1,486 35	1,509 50	...	...	232 16	221 35	23 15
	6	55	1,850 76	48 50	1,239 29	1,267 73	20 06	...	148 05	90 15	...
	7	62	3,373 56	...	3,398 36	3,398 36	...	...	348 13	268 72	...
	8	130	10,435 31	313 87	6,407 80	6,196 94	524 73	...	389 40	306 49	...
	10	125	9,170 74	130 59	4,559 95	4,421 84	268 70	...	564 00	452 22	...
	11	150	6,957 03	12 25	3,598 52	3,603 87	6 90	...	448 90	481 19	...
WENTWORTH...	1	1948	96,732 29	1,581 27	44,829 35	45,187 09	1,223 53	4 30 1,387 40	6,843 50	4,043 06	...
	2	169	7,491 42	6 00	3,087 45	3,063 93	29 52	...	523 40	462 43	...
	3	175	9,347 72	173 83	5,444 47	5,590 83	27 47	...	707 60	389 00	...
	4	46	2,592 64	...	1,585 41	1,585 41	...	...	186 20	187 05	...
	5	120	5,945 18	28 12	2,606 34	2,541 21	93 25	...	290 00	31 94	...
	9	1993	136,495 92	1,597 80	49,861 13	50,346 96	1,101 97	2 76 2,146 32	8,740 80	4,027 64	...

Return of Division Court business from the 1st day of January, to the 31st day of December, A.D. 1927, inclusive, showing:—*Concluded*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court.	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
YORK	1	7084	531,651 94	2,753 28	95,507 84	94,904 40	3,356 72	16,660 45	28,680 60	13,741 65	37 81
	2	61	5,734 33	....	2,556 66	2,556 66	....	....	310 95	280 23	......
	3	121	6,378 78	....	4,302 41	4,273 41	29 00	....	803 44	495 96	......
	4	216	12,318 30	76 05	7,325 88	7,379 43	22 50	....	835 90	906 81	......
	5	89	4,739 48	153 34	2,997 81	3,148 15	3 00	....	370 30	212 45	......
	6	137	9,245 88	41 26	2,980 44	2,933 93	87 77	....	500 65	358 35	......
	7	28	2,610 74	....	1,929 13	1,852 79	76 34	....	118 49	178 92	......
	8	1092	73,852 29	240 00	20,982 41	20,854 89	367 52	797 40	5,058 05	3,589 27	......
	9	855	42,047 63	165 84	13,457 61	13,471 40	152 05	255 63	3,278 18	1,977 10	......
	10	4767	320,712 80	2,969 81	58,490 53	58,047 47	3,412 87	598 66 8,902 60	18,336 85	9,986 68	7 25
	11	257	13,861 55	6 51	3,281 64	3,174 50	113 65	....	1,060 05	848 50	......
Totals	339	87,329	4,767,283 14	51,845 36	1,917,774 77	1,914,564 36	55,573 72	55,547 44	....	....	941 52

Statement Respecting Police Magistrates

Police Magistrates, Province of Ontario, 1927.

Name	Address	County or District	Salary paid by Province.	Travelling and other expenses paid by Province	Fines paid through office of Inspector of Legal Offices.	Fees paid through office of Inspector of Legal Offices
			$ c.	$ c.	$ c.	$ c.
[a]Adams, E. E.	Prescott	Grenville	1,500 00	113 06	51 00	47 00
Anderson, S. T.	Leamington	Essex			266 50	
Andrews, S. J.	Clinton	Huron			130 00	
Arnold, S. B.	Chatham	Kent	1,000 00		530 00	1,119 85
Arthurs, E.	Espanola	Algoma	1,900 00	150 20	496 00	254 25
Armstrong, M.	Markdale	Grey			35 00	
[b]Atkinson, H.	Kemptville	Glengarry	1,500 00	16 30	113 00	89 40
Atkinson, S.	Haileybury	Temiskaming, Cochrane, Nipissing and Algoma	3,600 00	990 80	3,204 75	2,624 50
[c]Bradford, J.	Lindsay	Victoria	1,200 00	32 38	647 00	287 50
Ball, A. S.	Woodstock	Oxford			10 00	
Barr, W. J.	Burlington	Halton & Twp. Nelson			225 50	9 30
Bedford, H. R.	Deseronto	Hastings			286 00	
Blake, J. R.	Galt	Waterloo and Brant	1,600 00		7,162 00	1,284 00
Bond, F.	Port Dover	Norfolk				
Bradbury, J. R.	Blind River	Algoma			82 00	
Bradshaw, J. W.	Kingston	Frontenac	1,200 00	31 68	1,213 00	627 75
Bridgewater, J. T.	Dresden	Kent				
§Bristow, E. J.	Bright	Oxford				
Brodie, D. M.	Sudbury	Sudbury and Algoma	2,100 00	747 60	1,013 00	500 25
Broughton, J. D.	Parry Sound	Parry Sound	1,920 00	76 66	651 00	291 50
Browne, E. B.	Victoria Harbor	Simcoe				
Browne, R. J.	City Hall, Toronto	See Toronto Police Court.				
Brunton, T. H.	Toronto	York (See Toronto Police Court.)			2,753 47	394 45
Burgess, C. H.	Port Credit	Peel				
Burrill, R. W.	Caledon East	Peel				
Butcher, W. R.	St. Marys	Perth				
[d]Beaman, W. D.	Essex	Essex			31 00	
Callwood, H.	Tilbury	Essex			257 00	
Campbell, J. H.	St. Catharines	Lincoln and Welland	1,000 00		1,409 00	999 80
Campbell, W. A.	Port Hope	Northumberland and Durham			2,772 00	
Carscallan, A. B.	Wallaceburg	Kent & Lambton	1,000 00	4 50	278 00	406 35
Casement, R. R.	Madoc	Hastings			428 00	
Chown, S. T.	Renfrew	Renfrew and Nipissing	2,500 00	221 67	1,774 25	344 45
Clarke, Joseph	Ridgeway	Welland			290 00	
Clark, W. J.	Pickering	Ontario			3,012 00	
Cohen, J.	City Hall, Toronto	See Toronto Police Court.				
Colville, Neil	Orono	Northumberland and Durham				
Cook, Frank	Midland	Simcoe	400 00		164 00	136 00
[e]Coutts, John	Thamesville	Kent				
Craig, David	Arnprior	Renfrew			252 00	

[a] E. E. Adams resigned July 1st, 1927. H. Atkinson appointed August 16th, 1927.
[b] H. Atkinson appointed in place of E. E. Adams, August 16th, 1927.
[c] J. Bradford resigned September 15th, 1927.
[d] W. D. Beaman died February 8th, 1928.
[e] John Coutts resigned March 24th, 1928.
§ No returns received.

Police Magistrates, Province of Ontario, 1927—*Continued.*

Name	Address	County or District	Salary paid by Province.	Travelling and other expenses paid by Province	Fines paid through office of Inspector of Legal Offices.	Fees paid through office of Inspector of Legal Offices.
			$ c.	$ c.	$ c.	$ c.
Crawford, R.	Brampton	Peel			2,931 00	
Creasor, A. D.	Owen Sound	Grey	1,500 00	9 65	1,137 90	379 03
Cummings, W. R.	Eastview	Carleton				
*f*Cockburn, J. D.	Sturgeon Falls	Nipissing			240 00	
*Davidson, D.	Mimico Beach	Toronto-Hamilton Highway	1,500 00	766 94	8,372 40	4,429 55
Depew, J. E.	White River	Algoma	2,500 00	536 90	657 00	590 45
Dever, E. J.	Alexandria	Glengarry			50 00	
Elliott, A.	Sault Ste. Marie	Algoma			50 00	22 88
Erskine, W. T.	Rockland	Russell			74 00	
Falconer, H.	Orangeville	Dufferin	800 00	92 35	309 00	365 95
Farrell, J. M.	Kingston	Frontenac				
Farnsworth, H.	Huntsville	Muskoka			116 00	
Floyd, W. H.	Cobourg	Northumberland and Durham	1,200 00	516 80	1,385 70	1,185 80
*g*Fortier, W. L.	Sturgeon Falls	Nipissing				
§Fox, F. J.	Wheatley	Kent				
Fraser, Alex.	Niagara Falls	Welland			559 00	
Fry, J. S.	Dundas	Wentworth			15 00	
*h*Graham, M. P.	Napanee	Lennox and Addington	1,200 00			
Goodwin, John	Welland	Welland			461 00	
Gorman, H.	Sarnia	Lambton			50 00	
Gover, H.	Coldwater	Simcoe & Musk.	1,000 00		180 00	83 95
Graydon, A. H. M.	London	Middlesex			1,155 00	
Greig, J. C.	Seaforth	Huron				
Gunton, R. E.	Simcoe	Norfolk	2,000 00	26 80	584 50	1,004 15
*i*Gundy, W. E.	Windsor	Essex			20 00	
*j*Hall, Robt.	Ridgetown	Kent				
Halpin, P. K.	Prescott	Grenville				
Hamilton, T. L.	Listowel	Perth			63 00	
Hamilton, Wm.	Uxbridge	Ontario			122 50	
Hawkshaw, C. W.	Lucan	Middlesex			17 06	
Hellyer, A.	Kenilworth	Wellington	1,000 00	146 10	659 75	580 50
Hewson, W. H.	Penetang	Simcoe & Musk.	500 00		140 00	19 50
Hind, A. F.	Oshawa	Ontario			377 00	
Hogg, W. A.	Collingwood	Simcoe & Grey	600 00	75 30	344 00	145 50
Holland, H. E.	Gold Pines	Patricia	600 00		120 00	10 00
Holland, C. J., and H. L. Cruso	Fort Frances	Rainy River	2,000 00	217 10	1,092 50	490 00
Hopewell, C.	Ottawa	Carleton			639 00	
*k*Hunt, F.	St. Thomas	Elgin				
Jakeman, W. A.	Bethany	Northumberland and Durham				
*l*Jarman, G. L.	Bancroft	Hastings	1,500 00	363 95	489 00	396 25
§Jarvis, J. J.	Mooretown	Lambton				
Jeffs, C.	Barrie	Simcoe	1,000 00	22 30	1,508 00	87 55
Jelfs, G. F.	Hamilton	Wentworth			50 00	
Jones, J. E.	City Hall, Toronto					
Jones, S. A.	Brantford	Brant			20 00	

*f*J. D. Cockburn died October 11th, 1927. W. L. Fortier appointed December 28th, 1927.
*Salary D. Davidson made $1,500.00 by Order-in-Council May 26th, 1927.
*g*W. L. Fortier appointed December 28th, 1927.
*h*M. P. Graham appointed December 7th, 1927; salary, $1,200.00.
*i*W. E. Gundy resigned December, 1927.
*j*Robert Hall resigned November 15th, 1927.
*k*F. Hunt died January 5th, 1928.
*l*G. L. Jarman increased salary to $1,500.00, October 28th, 1927.
§ No returns received.

Police Magistrates, Province of Ontario, 1927—*Continued.*

Name	Address	County or District	Salary paid by Province.	Travelling and other expenses paid by Province	Fines paid through office of Inspector of Legal Offices.	Fees paid through office of Inspector of Legal Offices.
			$ c.	$ c.	$ c.	$ c.
§Jones, Thomas	Forest	Lambton	....	....	....	....
Jordan, G. A.	Minden	Haliburton	1,200 00	109 30	475 00	228 75
Joynt, Wm	Ottawa	Carleton	2,000 00	66 90	1,222 00	455 00
Johnston, R. H	Essex	Essex	....	....	1,062 25	....
Kinney, J. A	Kenora	Kenora	400 00	36 40	205 00	38 50
*m*Kirkland, J. T	Almonte	Lanark	500 00	75 95	510 00	126 00
Laidlaw, Wm	Durham	Grey	....	....	155 00	....
Langley, O. A	Peterborough	Peterborough	1,000 00	96 05	250 00	234 45
Lawlor, H. W	Hawkesbury	Prescott	1,000 00	....	274 00	278 25
Lloyd, J. L	Northbrook	Lennox and Addington	300 00	....	131 00	55 75
Macartney, J	Wiarton	Bruce	2,500 00	64 85	60 00	107 25
*n*Mackay, J. T	Sault Ste. Marie	Algoma	2,500 00	109 53	425 00	119 30
Major, F. W	Gore Bay	Manitoulin	1,800 00	909 50	424 00	170 50
Makins, J. A	Stratford	Perth	1,000 00	37 40	563 00	279 80
*y*Malkin, W. T	Bridgeburg	Welland	800 00	....	65 00	465 00
Massie, J. C	Dunnville	Haldimand and Welland	3,500 00	1,089 10	306 00	1,309 85
Mikel, W. C	Belleville	Hastings	....	7 00	1,223 00	....
Matheson, R. A	Eganville	Renfrew	....	....	....	....
Maxwell, C. F	St. Thomas	Elgin	1,000 00	108 05	978 00	529 05
Miller, A. O	Avonmore	Stormont, Dun. and Glengarry	....	....	....	....
Moore, H. P	Acton	Halton, Peel and Wellington	2,500 00	125 20	475 00	580 40
*o*Morrison, P. J	Glencoe	Middlesex	....	....	....	....
Mott, W. S., *ex-officio*	Juvenile Court	Toronto	....	....	....	....
Myers, J. G	Bracebridge	Muskoka	600 00	54 05	351 00	284 00
McCormick, W. A	Amherstburg	Essex	....	....	50 00	....
McGaughey, C. S	North Bay	Nipissing	2,000 00	60 25	681 00	253 50
McKay, S. G	Ailsa Craig	Middlesex	....	....	....	....
*p*Milligan, J. C	Cornwall	Stormont	1,500 00	12 00	986 00	624 03
*q*McCaughrin, D	Orillia	Simcoe	1,300 00	39 05	405 00	112 30
*r*McCormick, John	Winchester	Dundas	1,500 00	22 35	313 00	161 20
McNeely, J. S. L	Perth	Lanark	....	....	15 00	....
*s*McDonell, D. G	Cornwall	Stormont, Dun. and Glengarry	....	....	....	....
O'Brien, W. W	Port Arthur	Thunder Bay	1,200 00	23 85	1,024 00	241 20
O'Connor, J. J	Port Arthur	Thunder Bay	2,000 00	1,254 45	3,190 00	474 05
O'Rourke, T. A	Trenton	Hastings	....	....	352 00	....
Page, J. A	Brockville	Leeds and Grenville	1,000 00	26 20	1,013 70	271 35
Palling, Wm	Fort William	Thunder Bay	800 00	....	1,247 00	142 00
Paterson, J. L	Ingersoll	Oxford	1,600 00	318 45	3,338 87	745 88
Patterson, Dr. M	City Hall	Toronto	....	....	....	....
Patterson, W. W	Paris	Brant	....	....	37 00	....
Payne, G. A	Campbellford	Northumberland and Durham	....	....	35 00	....
Peden, A. R. G	Carleton Place	Lanark	....	....	50 00	....
*t*Patchell, R. A						

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§ No returns received.

*m*J. T. Kirkland increased salary to $500.00, August 16th, 1927.

*n*J. T. Mackay died March 30th, 1927. N. H. Peterson appointed October 5th, 1927.

*o*P. J. Morrison resigned.

*p*J. C. Milligan appointed May 3rd, 1927.

*q*D. McCaughrin appointed in place of G. H. Clark, deceased, June 17th, 1927.

*r*John McCormick appointed May 3rd, 1927; salary, $1,200.00.

*s*D. G. McDonald appointed deputy police magistrate.

*t*A. R. G. Peden resigned May 1st, 1927. R. A. Patchell appointed May 26th, 1927.

Police Magistrates, Province of Ontario, 1927—*Concluded.*

Name	Address	County or District	Salary paid by Province.	Travelling and other expenses paid by Province	Fines paid through office of Inspector of Legal Offices.	Fees paid through office of Inspector of Legal Offices.
			$ c.	$ c.	$ c.	$ c.
Pinkerton, J. B.	Elgin	Leeds and Grenville				
Poulin, B. R.	L'Orignal	Prescott			15 00	
Preston, D. K.	Newboro	Leeds and Grenville				
*u*Pronger, R. H.	Dryden	Kenora	1,200 00	9 00	324 00	58 00
Purdy, E. H.	Port Perry	Ontario			22 00	
*w*Peterson, N. H.	Bruce Mines	Algoma		155 85	105 00	43 50
Rankin, William	Napanee	Lennox and Addington			10 00	
*y*Ray, G. R.	Moose Factory	Cochrane		133 50		
Reid, C. A.	Goderich	Huron	2,500 00	180 90	495 00	566 75
*z*Ruttan, G. F.	Napanee	Lennox and Addington	1,200 00		225 00	148 20
Sampson, J. H.	Gananoque	Leeds			10 00	
Scott, W. W.	Moorefield	Wellington				
Shields, J. H.	Oakville	Halton			1,640 00	
Smart, J. H.	Kingsville	Essex				
Smith, W. A.	Sandwich	Essex	2,000 00		2,284 00	2,661 50
Sparham, B. E.	Smith Falls	Lanark			384 00	
Stewart, J. C.	Pembroke	Renfrew			331 00	
Stewart, Wm.	Pelee Island	Essex	300 00			5 00
Stoddard, Thos.	Copper Cliff	Sudbury	3,000 00	371 05	2,331 00	1,068 75
§Taylor, Charles	Drumbo	Oxford				
Telford, John	Hanover	Grey				
Thistlethwaite, F.W.	Vankleek Hill	Prescott				
Treffry, G. H.	Otterville	Oxford				
Trim, Charles	Milverton	Perth			7 00	
Trueman, R. M.	Strathroy	Middlesex			25 00	
Tucker, E. R.	Cochrane	Cochrane, Algoma and Thunder Bay	3,000 00	1,216 31	1,437 00	2,324 30
Toronto Police Court	Toronto				1,511 00	
Vance, J. F.	Hamilton	Wentworth	1,800 00		3,359 00	1,363 24
Walker, F. W.	Walkerton	Bruce	2,000 00	500 35	613 25	544 00
Ward, W. F.	Bowmanville	Durham			151 00	
*Watt, F.	Guelph	Wellington	1,000 00		1,879 00	744 75
Weegar, S.	North Bay	Nipissing			70 00	
†Weir, J. J. A.	Kitchener	Waterloo	1,400 00	95 60	1,604 00	683 45
‡Whittington, J. C.	Blenheim	Kent			67 00	
°Wholehan, T.	Chesterville	Stormont, Dun. and Glengarry				
△Williams, L.	Picton	Prince Edward			268 00	
Willis, J. E.	Whitby	Ontario			432 00	
Welsh, D. H.	Palmerston	Wellington				
Wills, F. J. (*pro tem*)	Belleville	Hastings				
Woodrow, C. S.	Sarnia	Lambton	1,500 00	180 05	1,639 00	926 50
Woodman, A. C.	Drayton	Wellington			25 00	
Welsh, D. H.	Palmerston	Wellington				
Wilson, J. J.	Burks Falls	Parry Sound	1,200 00	44 65	419 00	167 00
Zapfe, F. T.	Strathroy	Middlesex	1,500 00		726 00	281 55

*u*R. H. Pronger increased to $1,200.00, December 1st, 1927, to cover all expenses.
*w*N. H. Peterson appointed October 5th, 1927.
*y*G. R. Ray resigned.
*z*G. F. Ruttan died September 24th, 1927.
§ No returns received.
*F. Watt salary increased to $1,000.00, October 28th, 1927.
†J. J. A. Weir, Order-in-Council May 17th, 1927, salary $1,400.00.
‡ J. C. Whittington died January 31st, 1928.
° Thos. Wholehan died March, 1928.
△L. Williams resigned June 1st, 1928.

Observations, Directions, and Decisions Given by I. A. Humphries, Inspector, in Reference to the Various Offices

LOCAL REGISTRARS SUPREME COURT ONTARIO AND COUNTY AND DISTRICT COURT CLERKS

Certificate to be Given on a Duplicate of a Chattel Mortgage

Section 21 (6) of *The Bills of Sale and Chattel Mortgages Act*, R.S.O. 1927, chapter 164, makes provision for the giving to the person registering an instrument, a certificate of its registration, if so requested.

There is no statutory duty imposed upon an officer to place a certificate upon a duplicate, but if the officer is requested to do so, he should do so, and the form which he would use would be as follows:

> What purports to be a duplicate original but not certified to be such of the within chattel mortgage was fyled in the office of the..........court of the................of................this................day of ....at the hour of................o'clock in the......... noon, as No................

For this certificate the officer would be entitled to a fee of 25 cents. If, of course, the party objects to this form of certificate and desires to have the certificate state that a duplicate original was fyled, which form of certificate makes the clerk responsible for his statement and necessitates the officer comparing the same with the original in every particular; then if the party desiring such a certificate were willing to pay a reasonable fee for such comparing, such a certificate could be given. I cannot, however, find any statutory authority compelling the clerk to give such a certificate.

In giving the first sort of certificate, as to what purports to be a duplicate original, the clerk is not obliged to compare the documents, but he would examine the instruments to see that they have been signed and the affidavits of execution and bona fides have also been taken and are the same on both instruments.

This seems to be the only reasonable instruction to give to the clerks, particularly as they become responsible when they do certify that it is a duplicate original which has been recorded and necessitates them performing more services than they would in the ordinary course of business.

Local Registrar's Fees, Mechanic's Lien Actions

A mechanic's lien action is commenced by fyling a statement of claim in the Supreme Court and while it may be tried by a County Court Judge under the Act, yet it is really a trial under the Supreme Court.

The Local Registrar should attend and send his account to the Auditor of Criminal Justice Accounts for the days attendance at the trial, where, if such trial is held in open court, the bill is not usually questioned but paid by the Auditor.

Re Fees Originating Motions

Tariff B fixes the fee for setting down at 50 cents and the fyling of the notice a further fee of 10 cents making 60 cents for setting down.

Ten cents will be charged for each fyling thereafter.

These fees are payable in law stamps which must be attached to the papers and cancelled.

RE DISTRICT COURT FEES FOR ORIGINATING MOTIONS

The only fee I can find in the tariff is number twelve, which is $1 paid in cash

STAMPS ON CONCURRENT WRITS IN SUPREME COURT

The stamps that are required upon a concurrent writ in the Supreme Court are a $1 stamp. The item on page 209 of the Rules under the word, "Writs," has been amended to read as follows:

"Writs other than original writs of summons................................ $1.00."

The fee, therefore, for concurrent writs under this item in the Supreme Court would be $1.

The fee to solicitors on issue of a concurrent writ should be $10 in the County Court and $20 in the Supreme Court.

In ex parte applications in Court or Chambers, if the application is necessary, the party applying should be allowed the amount fixed by Items 8 and 10 of Tariff "A," together with his disbursements. If the application is necessary I do not think it matters whether there is one defendant or more.

RE FEES—EXAMINATIONS FOR DISCOVERY

(1) Where a judgment debtor has left the country and the examiner has been notified that the examination would not be proceeded with, the fees would be:

Appointment	.50
Attendance when examination not proceeded with unless 24 hours' notice given	$1.00

If the examiner, therefore, did not receive the required twenty-four hours' notice, he would be entitled to charge the $1 fee above mentioned.

(2) Where parties met in the office of an examiner and the examiner has the stenographer present to take the evidence, but the case is settled before any examination is taken, I see no reason for the taking of any fees except the following:

Appointment	.50
Attendance	$1.00

As for stenographer's fees, there is no tariff for a stenographer taking evidence on discovery. The officer usually presides on the examination, charges the fees under Tariff "B," and arranges with the stenographer out of the fees received.

RE FEES ON EXAMINATIONS

There is no express provision for the payment of fees to a shorthand reporter for examinations either in the Supreme Court, or the County Court.

Special examiners in the Supreme Court are entitled to charge the fees set out in Tariff "B" which includes a fee of 10 cents per folio for the depositions.

Local Registrars are by the Act special examiners. See section 98 of *The Judicature Act.*

These fees in the Supreme Court are paid in cash, therefore in making up the report show all fees for examinations received.

If a shorthand reporter is engaged, arrange with her as to what fees will be given her for the work. These should be reasonable and the amount paid her for examinations put in the disbursements of the office.

The same applies to examinations in the County Court.

Regulations Under the Children of Unmarried Parents Act, 1927
(Effective February 15th, 1928)

1. An application for an Order of Affiliation or for any variation of an Affiliation Order shall be by way of a petition entitled in the County or District Court, and such petition shall set forth the allegations made as to the time and place when and where the intercourse charged took place.

2. The petition and all material to be used upon any application shall be fyled with the Clerk of the County or District Court, who shall obtain the appointment from the Judge.

3. A copy of the petition shall be served on the person said to be the father of the child, with the notice of appointment for hearing.

4. The Clerk of the County or District Court shall attend on the hearing of every application and keep a proper minute of the proceedings.

5. The Judge in directing payment of costs under the provisions of the said Act against either or both of the parties to any application shall fix the same in an amount not exceeding the sum of thirty dollars ($30) in addition to the fees paid or payable in the first instance by the Provincial Officer under Regulations 6, 9 and 11.

6. The County or District Court Clerk shall be entitled to the following fees:

1. Fyling each petition (including all other papers)	$1.00
2. Each subpoena	1.00
3. Sitting as registrar at hearing of each application	2.00
If over two hours, for each additional hour but not to exceed $4.00 in all in any one day	1.00
(The amount payable to the clerk under this item shall be paid by the applicant subject, however, to the discretion of the judge as to reimbursement.)	
4. Entry of Order (including all necessary copies)	1.50
5. Each search of proceedings	.30
6. Copies of papers per folio	.10

7. A proper index of all matters shall be kept by the Clerk and all Orders shall be entered in full in a book kept solely for that purpose.

8. The Judge shall be entitled to the services of the reporter of the local Courts upon the hearing before him, in the same manner as if such hearing were a sitting of the County or District Court, and such reporter shall be entitled to the same fees payable in the same manner as if such hearing were a sitting of such Court.

9. Witnesses shall be entitled to the same allowances as under the County Court Tariff.

10. The fees payable by the Provincial Officer to solicitors and counse shall be as follows:

1. Fee attending on hearing of each application	$10.00
2. Fee on each adjournment under Item 1 arising out of some requirement other than the passage of time, at which evidence is taken	5.00
3. Fee on each adjournment under Item 1 arising out of some requirement other than the passage of time, where no evidence is taken	2.00
4. Fee attending on hearing of application in cases where default has been made in any agreement	5.00

5. Fee on each adjournment under Item 4 arising out of some requirement other than the passage of time	5.00
6. Fee attending on application made to enforce any order	5.00
7. Fee on each adjournment under Item 6 arising out of some requirement at previous hearing other than the passage of time	5.00
8. Fee on consent Order	5.00
9. Fee on application to vary Order	5.00

11. The fees payable by the Provincial Officer to constables or other persons making service of papers shall be as follows:

1. Service of any appointment or summons	.50
2. Execution of Orders of imprisonment	1.50
3. Mileage one way, per mile (Items 1 and 2)	.15
4. Affidavit of service	.25

Re Manner of Testing Writs

Writs of summons are tested in the name of the Chief Justice of Ontario at Toronto, not at the place where the writ was issued.

Re Fees to Official Referees

What are the fees to be collected, if any, in a matter referred to under section 67 of *The Judicature Act* to a County Judge?

1. In such a case and in the absence of it being distinctly stated in the reference as to whether it is made to the officer as Official Referee or Special Referee, my opinion is that it is made as Official Referee as a Judge of the County Court, because under section 90, formerly section 86, a Judge of the County Court is an Official Referee.

2. Fees paid, therefore, to Official Referees are set out in section 90 (3) which states that subject to section 69 (4), where an officer is paid by salary, the fees on a reference or trial shall be paid in law stamps and other referees shall be paid in money. The County Judge, therefore, being paid a salary, I would say that the fees would be properly payable in law stamps.

3. I do not think in such a case a Judge could be classed as a Special Referee, nor is he an officer of the Court, therefore the provision in regard to fees to a Special Referee does not govern.

4. The scale of fees would be the same as are payable to Local Masters, section 69 (3) which says that the remuneration, fees, charges and disbursements payable to an Official Referee, and, in the absence of any special direction to a Special Referee, shall be the same as are payable to a Local Master.

Therefore a County Judge, being an Official Referee and being paid a salary, the fees would be paid in law stamps, and the scale of fees would be the same as paid to a Local Master.

Re Fees of Interpreters

The question of these fees usually only arises on taxations, in cases where the interpreter has been engaged and paid by the party whose bill is being taxed.

There is no provision in the tariff regarding such fees, but in cases of this kind these fees should be treated as a necessary disbursement by the taxing officer and a reasonable amount allowed.

The general practice is to allow what has actually been paid up to the $5 per diem fixed by the tariff as the fee taxable by professional witnesses.

SURROGATE REGISTRARS

Stock Held in Trust by Deceased

Although stock held in trust may possibly not be considered an asset of an estate, yet it seems to be property possessed which must be administered under the probate and be property in respect to which probate is to be granted.

In my view the prescribed forms used on applications for grants have statutory effect and the facts and allegations that are required under these are essential to the grants.

The petition sets out the value of the whole property of the deceased of which he in any way died possessed, or to which he was entitled, and for and in respect to which probate of the will is to be granted, which petition is verified by affidavit.

In my view it is comprehensive enough to cover stock held in trust, and in this case the bank in question requests that probate be issued in order that the executor could transfer the stock.

Therefore my view is that it is an estate to be administered and is property so possessed and property in respect to which probate is to be granted.

Re Refund Stamps Cancelled in Error on Surrogate Applications

In all such cases the fee sheet with the cancelled stamps attached will be forwarded to the Inspector of Legal Offices, together with a short statement giving reasons for any refund.

If approved an endorsement will be made on the fee sheet and returned to the officer, and a cheque will issue from the Treasury Department to the proper party entitled to the refund.

Surrogate Fees on Stocks Upon Which There is a Loan

Where the title to shares of stock is in the name of a deceased person, in order to pass title to these shares they would have to be administered, and if there were any loan made by the brokers or other persons on the shares of stock, there is no authority or justification for the deduction of the loan.

It is the property devolving upon the executors to which the grant relates, and it is the estate and property of the deceased that is vested in the executors under the will. Therefore these shares devolve upon the personal representative and should be included in the estate without deduction.

By section 70, chapter 94, *Surrogate Courts Act, 1927*, R.S.O., provision is made that the fees payable upon the value of the estate of the deceased shall be calculated upon the value of the whole estate, including real estate as well as personal estate, but nothing therein contained shall increase the fees payable to the Registrar, such fees being calculated upon the value of the personal estate only.

Re Publication in Gazette Notice for Ancillary and Resealing Application

There has not been uniformity of practice in the length of notice published in the *Ontario Gazette* for ancillary applications and resealing applications. In my opinion there must be both for ancillary and resealing applications, publication in the *Gazette* three times.

Attached hereto is a memo. which gives my opinion and reasons.

In future, therefore, in order that the practice may be uniform, publication should be in three issues.

RE PUBLICATION OF RESEALING AND ANCILLARY GRANTS

It is to be noted that in several of our Surrogate Court offices, there is only one publication in the *Gazette*, while in other offices there are three publications. The practice is not uniform. The practice should be uniform, and in order to express my opinion on the subject, I will go into the question rather fully.

1. The proclamation published in the *Ontario Gazette* of May 27th, 1893, brought *The Ontario Act*, 51 Victoria, chap. 9, into full force. By that Act, amongst other things, it was enacted that resealing of English grants might be made in Ontario. This was the original of our present section 68, and from that time Ontario Surrogate Courts were authorized to grant resealing of British grants, but this power was not given by virtue of *The Colonial Probates Act*, which was not passed until 55 Victoria, 1892.

2. *The Colonial Probates Act, 1892*, authorized her Majesty the Queen by Order-in-Council subject to any exceptions or modifications specified in the order, to apply that Act to British possessions, when satisfied that the Legislature of any such British possession had made adequate provision for recognition of English probates and letters of administration.

3. *The Colonial Probates Act* authorized a Court of Probate in the United Kingdom to reseal Colonial grants, and by Imperial Order-in-Council, dated March 15th, 1893, to be found in the Ontario Statutes of 1895, *The Colonial Probates Act, 1892*, was made applicable to Ontario and other British possessions, but it did not thereby become an Act of Ontario.

4. *The Colonial Probates Act* of 1892, therefore, is not in force in Ontario as an Act, nor is any English rule made thereunder. Applying that Act to Ontario does not mean giving it the force of an Ontario Act.

5. By section 1 of *The Colonial Probates Act*, that Act could only be made applicable to Ontario by Order-in-Council, not any rules made in England under the authority of that Act.

6. The only force in Ontario of *The Colonial Probates Act*, or as relates to Ontario, was to authorize United Kingdom Courts to recognize Ontario grants by resealing when Ontario by its Legislature (not by Order-in-Council) provided for recognition of United Kingdom grants by resealing them in Ontario.

7. By section 2 (5) of *The Colonial Probates Act*, Rules of Court may be made for regulating the procedure and practice, including fees and costs in *Courts of the United Kingdom* on an application for resealing in the United Kingdom a Colonial grant made in a British possession to which the Act applies.

This being restricted to practice and procedure *in Courts of the United Kingdom*, and did not in any sense provide for practice in the Colonial Courts.

8. *The Colonial Probates Act*, therefore, has been applied simply to authorize United Kingdom Courts to reseal Ontario grants.

9. The rules prescribed under *The Colonial Probates Act* in December, 1892, numbered from 92 to 105, are under the heading, "Additional Rules and Orders for the Registrars of the Principal Probate Registry."

10. No. 94 of such rules is the only one referring to advertisement of notice of such an application, being clearly an application for resealing, and the length of such notice as determined by that rule, is set out by prescribing the form of advertisement in the appendix, which form is, "that after the expiration of eight days application will be made, etc."

11. If this rule applies to our Courts under the authority given by *The Colonial Probates Act, 1892*, section 2 (5), to make rules of Court regulating procedure in Courts of the United Kingdom, the like authority would exist to make rules governing our fees and costs or any other rules respecting an application for resealing in British possessions. No such authority has been assumed or ever conceded.

12. Even assuming that this rule applies as to length of notice, then it would seem the form prescribed by that rule should be followed, thus requiring eight days' notice, which would require two insertions in the *Gazette*, and not one.

13. There is no Surrogate Court rule in Ontario specifying the length of notice to be published, but there is a rule, No. 68, which provides that, "where no provision is made in these rules, or in the Rules of the Supreme Court, and no analogy can be found therein, the practice shall be as in the Probate Division of the High Court in England."

This rule, however, cannot and should not be invoked and is not applicable because express provision in Ontario for publication of notice is found in section 30 of *The Surrogate Courts Act.*

14. Applications for probate and letters of administration which are within section 30 of *The Surrogate Courts Act* comprehends applications for ancillary grants whether the original grant be made in a United Kingdom Court, a Court of any other Canadian Province, of any other British possession or by any foreign Court, and in all such cases publication in three successive issues of the *Gazette* is imperative under this section 30.

15. Section 68 of our Act, notwithstanding that it is under the headline, "Ancillary Probates and Letters of Administration," relates to applications for resealing only and is silent as to publication of notice, except possibly as to it being within the discretion of the Judge to specially direct such advertisement.

Thus is would appear that under section 68, publication of notice is not imperative unless such application for resealing under section 68 be treated as an application for a new grant of probate or letters of administration, making section 30 applicable, or unless it can be held that the said English Rule 94 is in force here, and if such rule is in force it would require eight days' notice and consequently two publications.

16. From the foregoing my opinion is as follows:

(1) Rule 94 (English) is not in force here.

(2) Sections 30 and 68 of *The Ontario Surrogate Courts Act* constitute our only law on the subject of publication of notice.

(3) While section 68 (the resealing section) is silent as to publication, all resealing applications are applications for a new grant from our Court and fall within the provisions of section 30.

(4) Publication for ancillary grants as well as resealing in three successive issues of the *Gazette* is imperative, and once is not sufficient in any case.

(5) Publication of notice is not merely a point of practice within our Rule 68 but is a substantial element of the only authority to make the grant made requisite or non-requisite by our Ontario Act (section 30), which would be violated by invoking any provision not found in our own Act or Rules which fully deal with the matter.

Re Execution of Bond by Guarantee Company

The matter of security given and the execution of a bond is left in the discretion of the Judge. No set instructions have ever been sent out in regard to the way these bonds should be executed.

I find that chap. 230, being *The Guarantee Companies Security Act*, provides the authority for the taking of bonds for these companies should have been given by Order-in-Council, and by that Act justification is not required unless in the discretion of the Judge.

There is nothing specific in *The Surrogate Courts Act* or in the rules as to how these bonds shall be executed. For your guidance I will set out what I did find in the Statutes in regard to the execution of instruments by incorporated companies.

(1) *The Registry Act*. Under section 33 of *The Registry Act*, proof for registration of an instrument executed under the seal of the corporation does not require an affidavit of execution by an attesting witness.

(2) *The Land Titles Act* is very strict, and under Rule 60, execution shall be proved by the affidavit of a subscribing witness who may be an officer of the company.

The affidavit of some officer of the company shall also be furnished, stating the official position of the persons who executed the document on behalf of the company, and that they are authorized by by-law of the company to execute such documents.

This rule also requires a copy of the by-law or by-laws conferring the authority to be produced, if the Master requires the same.

Also if the persons who executed the document are not authorized by by-law, then the affidavit shall set out how they are authorized.

(3) *The Bills of Sale and Chattel Mortgages Act*, chap. 164, provides for affidavits of bona fides to be made, and if by the attorney, the authority of the attorney must be attached.

(4) In *The Evidence Act* it is provided that it shall not be necessary to prove by an attesting witness an instrument to the validity of which attestation is not required.

Section 25 of *The Evidence Act* provides that where the original record could be received, a copy of the document, by-law, rule, regulation, proceeding, or any entry in any register or book of the corporation created by charter or statute in Ontario purporting to be certified under the seal of the corporation and the hand of the presiding officer or secretary thereof, shall be receivable in evidence without proof of the seal of the corporation or of the signature or of the official character of the person or persons appearing to have signed the same, and without further proof thereof.

It may be that under the above section of *The Evidence Act*. an instrument executed by an incorporated company under the hand of its president or secretary and seal of the corporation, in the presence of a witness who signs, would be acceptable without the affidavit of an attesting witness of the due execution of the instrument.

This is the case provided for by statute under *The Registry Act*, and it might be applied by the Judge in satisfying himself of the due execution of a bond executed by a company. It is a matter which is entirely in the discretion of the Judge, but it would appear to me that if a bond were produced duly executed under the hand of the president or secretary, and the seal of the corporation affixed thereto, and with the subscribing witness also signing, it would be sufficient without the affidavit of execution.

Some Judges, however, might be extremely particular and would require the affidavit of execution, and possibly the copies of the by-laws giving the authority to the officer who signs, as provided in the Land Titles Rules.

This section deals with the fees payable to the Judge and the Crown, in stamps, which fees are based upon both real and personal.

The Legislature expressly allowed the deduction of the actual value of any encumbrance upon any real estate in calculating the value of the real estate. There is no similar provision for a deduction in reference to personal estate.

Further, under Surrogate Rule 2, it is distinctly set out that the petition shall show separately the value of the real property and of the personal property *which will be affected by the grant, etc.* The title to these shares is undoubtedly affected by the grant, and it is the title to the same that will be vested by virtue of the probate in the personal representatives.

It therefore seems clear that in calculating grant fees payable in reference to these shares of stock, that the amount of the loan, obligation or encumbrance should not be taken into consideration. Of course, dealing with the Succession Duty Department, the loan would be included in the affidavit of debts.

The loan against the shares of stock in my view is simply a debt and in the same position as any other debt, whether secured or not, of the deceased.

RE FEES OF SHERIFFS AND CRIER AT TRIALS IN SURROGATE COURT

The Sheriff and Crier shall attend the trial of all contested matters. See Rule 65. The province pays the Sheriff for his attendance on the certificate of the Judge that the matter is contentious, section 29, *Sheriffs Act*, R.S.O. 1927, chapter 18.

The Criers in the districts will also be paid by the province as there is no fee prescribed for a Crier in *The Administration of Justice Expenses Act*, yet he comes under Rule 65, and of course there must be a certificate.

Constables also are paid by the province in cases of the districts. See Item 9 under *The Constables Tariff "A," Administration of Justice Expenses Act*, chapter 126, R.S.O. 1927

RE SURROGATE FEES WHERE EXECUTOR WHOSE RIGHT HAS BEEN RESERVED APPLIES

The question is, what is the procedure and the fees to be charged in cases where the right has been reserved in the probate to an executor to apply for probate.

There should be a petition setting out all the facts, an affidavit upon the application making proper reference to and identifying the original will fyled, setting out the value of the properties by inventories, so that the same will show the property originally inventoried together with such other property as may have been discovered since the original grant, if there be such newly discovered property.

The proofs of the execution and plight of the will, and the will itself, of course, are fyled with the original application. It may be that the original will as fyled, should be marked in the usual way by the applicant and commissioner, identifying it with the affidavit.

Succession duty proofs should not be required in such a case as there is only one succession, but if there has been any newly discovered property Succession Duty affidavits should be fyled and forwarded to the Succession Duty Department.

No grant fees, of course, would be chargeable except on the additional value of other property not inventoried with the original application but since discovered.

In my opinion the proper fee sheet for services rendered (if done) would be as follows:

	Registrar	Judge	Crown
Receiving and examining papers and entering application	$1.00	....	.50
Notice of Surrogate Court Clerk	.25	....	....
Certificate of Surrogate Court Clerk	.50	....	....
Return of grant to Surrogate Clerk	.25	....	....
Receiving and entering certificate Surrogate Clerk	.25	....	....
Grant fees	1.00	....	....
NOTE: On subsequently discovered property, if any the usual tariff.			
Submitting papers with Registrar's report to the Judge	.50	....	....
Special attendance of Judge	....	1.00	....
Order of Judge	....	1.00	....
NOTE: If sealed with Seal of Court	....	....	.50
Recording grant per folio	.10	....	....
Preparing new grant of probate issued under Seal of Court	1.00	....	....
NOTE: If any subsequently discovered property, over $2,000 ... $2.00 Over $10,000 ... 5.00			
Transcript of will, 10 cents folio.			
Attending and entering order	1.00	....	....
Search for papers	.20	....	....
Fylings, each 10 cents.			
Postage and other disbursements	....	....	....

There should be, in my opinion, a new grant made which would recite the first grant and also the fact of the reservation of the right of the other executor to apply for probate, and recite the order of the Judge granting probate to the executor to whom the reserve right has been given, and an engrossment of the original will annexed to the probate.

Where there is dealing in land, this new grant could be registered as it might be necessary in cases of granting discharges of mortgage, etc.

There is a distinction between a grant *de bonis non* and a grant to an executor to whom the right to apply for probate has been reserved.

In the former case the unadministered assets are used as a basis upon which Crown fees are based as they must devolve again upon the party applying.

In the latter it is only the newly discovered property upon which the Crown and Judges Grant fees should be charged.

SHERIFFS

RE WRIT OF SUMMONS—SHERIFFS' FEES

On receipt of a writ of summons for service, it often happens that a Sheriff is required to make two or three trips before actually effecting service, and the question arises as to whether a Sheriff should be allowed mileage.

My opinion is that the Sheriff necessarily travelled the distance twice if he made two trips in order to effect the service, and would be quite justified in swearing to the affidavit that he necessarily did travel those miles to effect service.

Of course the Sheriff must make reasonable and proper efforts to effect service and one can quite understand the abuse that might follow as a result of my view, but I want to be clear on the point that it is only, in my opinion, where a bona fide, proper and reasonable attempt has been made to effect service.

It would not be proper for an officer to make three or four trips simply for the purpose of making fees for himself and then swear his affidavit that he necessarily travelled the said number of miles to effect service, and I am satisfied that the province has not an official in the service who would do this sort of thing.

This, of course, is only my opinion and has not the force of a decision.

POLICE MAGISTRATES AND CROWN ATTORNEYS

RE SECTION 285 (C) OF CODE

My view is that under section 1081 the power of suspending the sentence would apply to a conviction under section 285 (c) which has been held by the courts. I cannot see, however, that this applies where a fine has been imposed, because if a fine has been imposed then that is in fact sentencing the accused, and therefore under section 1081, there would be no just ground for fining in lieu of imprisonment or suspending sentence of an accused person under section 285 (c) of the Code.

In reference to section 1035 (1), there is power in lieu of any punishment, to fine, but this appears to be limited to convictions under Part XVI of the Code, and convictions by any court in cases of indictable offences punishable with imprisonment for five years or less, and in my view does not apply to convictions under section 285 (c).

There is considerable merit in the argument that in view of the provisions of section 1035 where for the more serious indictable cases a fine can be imposed in lieu of imprisonment, it would seem reasonable that a fine could be imposed in lieu of imprisonment for an offence under section 285 (c). Whether this is good or not, of course, would be for the courts to say.

However, it is my view that for offences under section 285 (c) of the Code there should be no fine.

RE HIGHWAY TRAFFIC ACT—PENALTIES APPLICATION

1. A., convicted of operating a garage in the Town of P........................... without a license, contrary to section 22 (1) *Highway Traffic Act.*

I would say that in any offence against the Act within the limits of a municipality or town through which a provincial highway passes or is adjacent to, the intention of the legislation is that the penalty be paid to the municipality. All offences, however, committed on a provincial highway or adjacent to a provincial highway, no matter who is the prosecutor, the fine will be paid to the province.

2. B, convicted of unlawfully operating a motor vehicle, without having obtained an operator's license, on the higway within the limits of the Town of P......................., I would say the fine should be paid to the Town of P...................

NO DEDUCTION FROM FINE OF CONSTABLE'S COSTS

Police Magistrates must not deduct any service charges, or bailiff's fees or costs from the amount of any fines, but the same are to be collected from the defendant where costs or part of the same are ordered to be paid by the defendant to the prosecutor, under section 5 of *The Summary Convictions Act* and section 745 of the Code, in Code Cases.

If the case is dismissed and a provincial officer is the prosecutor the constable should forward his bill to the proper department for adjustment, where if a proper one and liability is established the same will be settled.

RE PAYMENT OF STENOGRAPHERS' FEES

1. A stenographic reporter may be engaged under Regulation 16 of *The Magistrates Act* upon the request of either party.

The Magistrate has discretion in this matter and it should be exercised with great care because the fees of such stenographer form part of the costs which a defendant or prosecutor may be ordered to pay. See Regulation 17 (a).

2. If the stenographer is salaried, such stenographer receives no fees for his own use for attendance in cases in a territory for which he receives a salary, and such fees if paid by the prosecutor or by the defendant shall be paid over to the municipality who pays the salary. See Regulation 17 (c).

3. If the stenographer is not on salary, or if on salary acts in a territory not covered by salary, then the fees are paid by the prosecutor or defendant as ordered by the justice, and if not paid by either party, then the same are paid by the municipality in which the offence was committed. Regulation 17 (b).

Assuming, therefore, that the stenographer engaged is not on salary and had been engaged in conformity with Regulation 16, if his fees were made part of the costs against the defendant, the defendant should pay, but if the defendant makes default and does not pay either the fine or costs, the prosecutor pays, and if he fails to pay then the municipality in which the offence was committed is responsible.

This, of course, only applies to fees for attendance, that is, $2 an hour, not exceeding $8 on any one day.

If there are any copies of evidence ordered, the bill for the same should be paid by the parties ordering the copies, and if the Crown Attorney orders the copies the account usually is not questioned and on being forwarded to the Auditor of Criminal Justice Accounts or the Liquor Control Board with the Crown Attorney's order attached, is paid.

RE CROWN ATTORNEYS ATTENDING POLICE MAGISTRATE'S COURTS

The duty of the Crown Attorney to attend prosecutions under *The Liquor Control Act* is set out in section 115 wherein it is stated that it shall be the duty of the Crown Attorney within the county in which the offence is committed to attend to the prosecution of all cases submitted to him by the inspector or constable or by an officer appointed under this Act by the Board, or by any officer appointed by a municipal council under section 121, and any council appointing such an officer shall be responsible for the proper fees of the Crown Attorney when so employed by such officer.

It only applies, therefore, to cases submitted to the Crown Attorney, and it was not the intention that all petty cases, like persons charged with being drunk and pleading guilty, that the Crown Attorney should be called in by a Police Magistrate.

The fees that are set out in Regulation 95 are the fees properly payable to the Crown Attorney by the municipality whose officer submitted the matter to the Crown Attorney, but as to these fees the Police Magistrate has nothing whatever to do.

I do think, however, in more serious plead guilty cases that it is quite proper and wise for a Police Magistrate to submit the matter to the Crown Attorney in order that he might bring out any facts that should be brought out, to enable the Magistrate to arrive at a decision as to what penalty should be imposed.

I have found that in many of these plead guilty cases the Crown Attorney was not consulted in any way, the matter settled by the Magistrate in his own office, and most inadequate penalties had been imposed, whereas if the Crown had been represented, proper evidence would have been adduced which would have caused the Magistrate to impose a much different penalty than he did.

Of course I would also point out that a Police Magistrate has no power under the statute to allow a counsel fee to a Crown Attorney in any case under an Ontario Act.

The Crown Attorney gets these fees in liquor control cases from the prosecutor, as set out in section 115 and Regulation 95. In ordinary summary conviction cases, however, under Part XV of the Code and even under Part XVI, where a fine is imposed or can be imposed, my view is that a counsel fee might well be allowed and levied against the defendant.

To sum up I would briefly say as follows:

1. A Police Magistrate cannot grant a fee to the Crown Attorney under *The Liquor Control Act*, or in cases under any other Ontario Acts.

2. A Police Magistrate may allow a counsel fee to a Crown Attorney in summary conviction matters under Part XV of the Code or cases under a Dominion Act, but a Crown Attorney should not be called in unless the matter is important.

3. A Police Magistrate should not settle any plead guilty cases in his own private office or in open court where it is an important or serious offence without having the Crown represented, and in my opinion, should take some evidence as to the facts so as to be able to form proper conclusions as to penalty.

COPY OF AN ORDER-IN-COUNCIL APPROVED BY THE HONOURABLE THE LIEUTENANT-GOVERNOR, DATED THE 19TH DAY OF APRIL, A.D. 1928.

Upon the recommendation of the Honourable the Attorney-General, the Committee of Council advise that pursuant to the provisions of section 15 of *The Crown Attorneys Act*, Chapter 122, R.S.O. 1927, the following regulations be approved by Your Honour and added to the regulations already passed under the above-mentioned Act:—

(3) Where a Crown Attorney prosecutes a case under any Ontario Act where a Municipality would be entitled to the fine, if any, or any portion thereof, or where any Department of the Provincial Government would be entitled to the fine, if any, or any portion thereof, then such municipality or such particular Department of the Government shall be liable to pay the fees of such Crown Attorney as follows:

(*a*) All prosecutions under *The Liquor Control Act*, the fees fixed by regulations under that Act.

(*b*) All other prosecutions, the same fees as provided by regulation No. 2 of *The Crown Attorneys Act* approved by Order-in-Council, dated the 16th day of February, 1928.

ORDERS IN COUNCIL RE CROWN ATTORNEYS' FEES

Copy of an Order-in-Council approved by the Honourable the Lieutenant-Governor dated the 16th day of February, A.D. 1928.

Upon the recommendation of the Honourable the Attorney-General, the Committee of Council advise that pursuant to the provisions of the *Crown Attorneys Act*, section 7 (f) (j), the following general regulations touching the office of Crown Attorney be approved by Your Honour:

REGULATIONS

1. Crown Attorneys when so requested in writing by a Minister, Deputy Minister or other officer in charge of any department of the Government shall cause prosecutions to be instituted and shall conduct the prosecution before a Justice, Police Magistrate, to judgment and to appeal if so instructed to a County Judge, and shall act as counsel generally in the prosecution of all such cases.

2. A Crown Attorney, unless he is remunerated by salary or has had his fees as Crown Attorney commuted, shall be entitled to charge the following fees for the services performed under Regulation 1, to be paid by the department of the Government having the administration of the Act under which the prosecution takes place out of such moneys as may be appropriated by the Legislature for such purpose.

For all work preliminary to hearing and including examination, if necessary, of informations, depositions, etc.	$2.00
For conducting the prosecution to judgment	10.00
Where case if heard away from county town and actual travelling expenses not exceeding 20 cents per mile one way	15.00

Certified,

C. F. BULMER,
Clerk, Executive Council.

These fees mean fees per case.

REGISTRARS OF DEEDS

RE SEARCH OF TITLES BY REGISTRARS WHEN PLAN PRESENTED FOR REGISTRATION

Neither my opinion nor the Registrar's action would really affect the title to any parcel of land in reference to the searching before the registration of plans.

Clause 16 of section 80 of the Act was intended to prevent the registration of plans by persons who had no apparent registered title to the lands affected by the plans. A party may have an apparent title which may be bad even although it is registered.

The Registrar is merely concerned under subsection 16 of section 80 to see that according to his books the person desiring to register a plan is apparently the owner and that he has a *prima facie* title.

The fact of the registration of the plan does not affect any title and it will be for the persons searching the title to any subdivision lots to satisfy themselves as to whether the title of the party registering the plan is a valid one or not.

If there are any recitals, in any deeds or instruments proving title for twenty years back, then under *The Vendors and Purchasers Act*, chapter 153, R.S.O. 1927, the provisions of that Act would apply. It is set out in that Act that in the completion of a contract of sale of land, the rights and obligations of vendor and the purchaser shall, subject to any stipulation of any contract to the contrary, be regulated by certain rules.

The first of these rules is that recitals, statements and descriptions of facts, matters and parties contained in the statutes, deeds, instruments or statutory declarations, etc., twenty years old at the date of the contract, unless and except in so far as they are proved to be inaccurate shall be sufficient evidence of the truth of such facts, matters, descriptions, etc.

Section 2 of the Act also provides that in an action it shall not be necessary to produce any evidence which by section 2 is dispensed with as between a vendor and purchaser, and the evidence which is by section 2 declared to be sufficient as between a vendor and a purchaser shall *prima facie* be sufficient for purposes of such action.

Refer to Gunn v. Taylor, 13 O.L.R., page 158.

If there were any such recital twenty years old, and evidence as to this, it would appear to me that the vendor could compel an unwilling purchaser to accept the title and also to maintain an action upon the deeds.

Of course this general rule would have to apply to each particular case.

Registration of the plan does not affect the real title to the property subdivided by it nor will it in law prejudice the title. The purchaser will still be under the necessity, if he wishes to obtain accurate title, to have the title prior to the plan investigated.

I have often had the statement made to me by parties making searches, that they were satisfied not to go behind the registration of a plan, as far as the title was concerned. With this I do not agree and a careful solicitor searching would go behind that plan because the registration of that plan does not certify title in the then owners.

The Registrar's only duty is to see in the entries and abstract indexes that the apparent registered owners sign the plan, that is, those who have a *prima facie* right.

RE DESCRIPTIONS IN INSTRUMENTS

The description required by section 32 of *The Registry Act* is such a description of land that is sufficient to enable the same to be traced or ascertained by a surveyor There are two parts of the description in this deed referred to me which are open to question.

1. That part of the description as follows:

> "Thence easterly following the northerly boundary of the Grantor's land, a distance of 456 feet to a point 498 feet northerly from T.......... Road."

The particular part of this description open to question is the description which refers to "the northerly boundary of the grantor's land " In my view a surveyor could not locate the northerly boundary of the grantor's land without enquiry by search or otherwise, and such an enquiry might involve a troublesome and perhaps difficult investigation of title, and if a surveyor did not do this how could he possibly ascertain what the northerly boundary of the lands of the grantor was?

In my view a surveyor is not expected to determine a question of ownership, and furthermore the title of the grantor might be an unregistered one or some title which a surveyer is incompetent to investigate.

Furthermore such northerly boundary may be irregular, following depressions or streams that jog around buildings, etc., and therefore some doubt would arise as to what really is the northerly boundary and, as stated above, would involve investigation of title.

The description could be amended by giving the northerly boundary a description such as follows:

> "Thence easterly a distance of 456 feet to a point 498 feet northerly from T.......... Road."

2. That part of the description commencing as follows:

> "Thence southeasterly to T..........Road following the easterly boundary of the Grantor's land a distance of 498 feet to a point 491 feet from the southwest angle of said Lot 88."

The same question arises here in reference to the "easterly boundary of the grantor's land," and it appears to me that this description could describe the easterly boundary as follows:

> "Thence southeasterly to T.......... Road a distance of 498 feet to a point 491 feet from the southwest angle of Lot 88."

In my opinion the description as contained in the deed you sent me does not contain a sufficient description to comply with the provisions of *The Registry Act* but with the suggested amendments made herein I think the deed would be in order for registration.

RE REGISTRATION OF WILLS

Under section 55 (5) of *The Registry Act*, "all wills shall be recorded in the general register and properly indexed . . . etc"

If it is desired that the same be registered against any specific lot it can be done by registration of a statutory declaration under section 32 (3 and 4). The statutory declaration will be recorded in the proper register and particulars entered in the abstract index book of the land, and in all other necessary books.

You will charge, of course, the usual fees for recording the probate and also 50 cents for the declaration.

RE WITNESS TO INSTRUMENT

Where a witness to the signature of an instrument executed in Greece did not sign, but there is attached an affidavit by another party that he had seen the witness sign the instrument, two courses are open.

1. Return the deed to Greece and have the witness sign.
2. Make application under section 39 of *The Registry Act* to the County Judge for a certificate.

RE FEES REGISTERING MORTGAGE

There was referred to me for decision a dispute between a Registrar and a Solicitor in reference to an account for registering a mortgage which in the body of the instrument so states to be in triplicate, but only two originals were forwarded to the Registry office.

The charges were made as follows:

Registration of mortgage	$1.50
To certificate on triplicate	.50
Comparing	1.60
Postage	.05
Total	$3.65

It is only in cases where a third or fourth copy, as the case may be, is received and the Registrar is requested to endorse a certificate of registration when he is entitled to charge an extra fifty cents for the certificate on the triplicate, and also the fee for comparing.

The correct fees, therefore, in this case would simply be the fees for the registration of an ordinary mortgage sent in duplicate, as a matter of fact, the Registrar only received the two copies and there was no third copy, and the fees, therefore, would be for registration of the mortgage and the fees for postage making a total of $1.55.

RE DISCHARGE OF MORTGAGE BY TRUSTEE IN BANKRUPTCY

What should be necessary to enable a trustee of a bankrupt to discharge a mortgage using the statutory form of discharge?

The Bankruptcy Act requires registration of receiving orders and authorized assignments in bankruptcy, to be made in the proper Registry offices in which the whole or any part of any real or immovable property which the bankrupt or the assignor owns or *in which he has any interest or estate.*

See section 11 (8) *Bankruptcy Act, 1919*, and all subsequent amendments.

The receiving order or assignment must be accompanied by an affidavit as set out in section 11 (11) *Bankruptcy Act.*

Where the title to real or immovable property or *any lien or charge against that particular class of property* is affected by any receiving order or authorized assignment, then there shall be added to such affidavit, words with the necessary description and information giving a reasonable description of the property affected as may enable the Registrar to identify the affected property and to discover how it is affected, see section 11 (11).

In my opinion, therefore, the mortgage which is proposed to be discharged, represents an interest or estate, held by the debtor as a charge or lien against the lands and the receiving order in this case should be registered in accordance with the provisions of section 11 of *The Bankruptcy Act* above referred to.

There also must be evidence proving that the Trustee has been properly appointed at a meeting of creditors, section 15 (1), *Bankruptcy Act.*

In the case of an authorized assignment, proof of this is made by the official receiver, certifying thereon, the name of such trustee, see section 9 (5). This section does not extend to receiving orders and proof can be obtained of the appointment in two ways.

1. By having a copy of the minute or proceedings appointing the trustee, signed by a person describing himself as chairman of the meeting at which the minute is signed. See section 77 (1).

2. Production of a copy of the gazette notice, section 77 (3).

When the statutory form of a discharge of mortgage is used, then the provisions of *The Registry Act* in reference to the registration of the same when given by persons other than the mortgagee, must be strictly followed. Section 64 (1) of *The Registry Act*, R.S.O. 1927, chapter 155.

The above section 64 requires that there be registered before the registration of the certificate of discharge, all the instruments or documents through which the party discharging claims interest in and title to the mortgage money, and until these instruments or documents are registered, the Registrar shall not register such certificate of discharge.

My opinion, therefore, is that the statutory provisions of *The Bankruptcy Act* must be followed and the receiving order registered in your registry division, where the title or interest to the land is affected, and have attached, thereto, the affidavit setting out the lands affected.

When this is registered the discharge of mortgage should set out the registration of the same and also the proof of the appointment of the trustee, which can be done either by a copy of the minute or reference to the notice in the *Canada Gazette.*

It may be that the Inspectors should, under section 20 (1), attach their consent in writing, but I do not think that this is a matter which the Registrar need bother himself about as it will be for the parties searching and passing title to decide whether the Inspectors should affix their consent in writing to this dealing or not.

RE HIGHWAY PLANS AND RAILWAY PLANS EXPROPRIATING LAND

Land plans under *The Highway Improvement Act*, chapter 54, 1927 Statutes, section 59 (2), expropriate land.

Certain plans under *The Dominion Railway Act* and other railway Acts, expropriate land.

Such plans under the above-mentioned Acts or under any Acts which operate as expropriation instruments must be noted upon the abstract of each part of land affected by the plan. This note should be similar to the following:

Number of Instrument	Instrument	Its date	Date of Registration	Grantor	Grantee
Plan	2500	Jan. 4, 1927	Jan. 6, 1927	Minister of Public Works and Highways of Ontario, preliminary land plan.	

RE DESCRIPTION IN INSTRUMENTS

A description in an instrument refers to the south boundary of the "B" highway. The question arises as to whether such description is sufficient and would the Registrar be justified in refusing to register an instrument with a description containing such a reference.

Registrars usually assume that posts, fences, buildings, wells and other landmarks do exist, and do not enquire as to the same.

The Registry Act does not propose to consider the Registrar but rather the surveyor, and the only question in the Act is whether the surveyor going upon the ground with the description in his hand can locate the piece of land intended to be dealt with.

"B" highway undoubtedly is a landmark and can be ascertained by a surveyor going upon the ground, and I think the Registrar would not be justified in refusing the instrument with such a reference, provided the remaining portion of the description is sufficient.

RE REGISTRAR'S FEES

A dispute was referred to me by a solicitor in reference to the fees charged by a Registrar for registering a probate of a will. The fees charged were as follows:

Probate	$2.60
Certificate	.50
Comparing	.30
	$3.40

I decided this dispute as follows:

The probate contained 1,042 words, and in addition to being recorded in the General Register required to be abstracted against the east half of a lot in a township and the north half of another lot in the same township, and the fees to be charged therefor are as follows:

First 700 words	$2.00
Next 400 words	.60
Certificate	.50
Comparing at 15 cents folio	.55
	$3.65

The certificate included in section 92 (a) is limited to a certificate on a duplicate and therefore the Registrar's certificate on the verified copy of a probate is not a certificate upon a duplicate, and the 50-cent fee is proper to charge.

Under section 55 (2) the correctness of the sworn copy shall be verified by the Registrar or his deputy, and as there is no fee prescribed for this, under section 93, I fixed the fee at 5 cents per 100 words for comparing.

RE FEES FOR REGISTRATION LAND IN TWO TOWNSHIPS

1. As to registering a mortgage with land in two townships in the same county.

Assuming the mortgage is not to be registered in full and there are not more than four distinct parcels of land having separate headings in the abstract index in each municipality, I would say the proper fees would be as follows:

Registration of mortgage (Section 47 (3) Registry Act)	$1.50
For second parcel (Section 47 (4) Registry Act)	.25
Extra certificate for second parcel of land	.50

The fee for registration of a mortgage is specifically provided in the Act itself by the above-named section and does not fall within the provisions of section 92.

2. Fees for discharging a mortgage embracing several lots will be found set out in section 92 (p).

3. Fees for registering an assignment of such mortgage are those provided in section 92 (a) and (b).

RE INSTRUMENTS UNDER SEAL

I have not been able to find any provision whereby a particular form of corporate seal is required in cases of documents executed by incorporated concerns.

I do not think a Registrar should take the responsibility of rejecting an instrument which purports to be and apparently is sealed with the seal of a corporation.

The fact of a seal being printed on the instrument is evidence that the instrument purports to be executed under seal, I would say that that appears to be according to the actual fact.

I would suggest that an entry be made on the abstract index to the effect that the seal is printed.

OTHER CASES

If an instrument comes in and there are no seals upon it, which instrument purports to be under seal and the affidavit is attached, I see no reason why a Registrar should take the responsibility of rejecting such an instrument. The Registrar should, however, in the certificate of registration state that although the instrument purports to have been executed under seal, it does not appear to be under seal. This statement will be according to actual fact because the affidavit attached proves that it was executed and sealed. It may be that it was sealed when executed and the seals have come off.

Where possible in such cases I would suggest that the party who desires registration be given an opportunity to affix seals, although I do not consider, as stated above, it should be rejected because it is not, apparently, sealed.

In all cases it is proper to call attention to the fact in the abstract index, and the certificate of registration, if the instrument has no seal but purports to have been executed under seal.

REGISTRATION OF WILL—BOTH WITNESSES DEAD

Obtain letters of probate, producing the proofs required therefor—and then register, or else if it is only desired to register the will under section 56 of *The Registry Act*, obtain a certificate from a Judge of the County Court under section 41.

Section 41 in my opinion applies to the case of a will, because by clause (d) of section 2 of *The Registry Act*, the word "instrument" includes a will.

Registrars having produced for registration wills where execution is proved by a certificate of the Judge in my view would not be justified in refusing the same for registration provided all other provisions of section 56 are duly complied with.

RE DISCHARGE OF MORTGAGE

Can a discharge of mortgage given by a survivor of two mortgagees without requiring execution by the executors or administrators of such deceased mortgagee be accepted for registration?

This question also arises, requiring an answer, can a discharge of mortgage by an executor or an administrator of a survivor of two or more mortgagees without requiring execution by the executors or administrators of the deceased mortgagee who died before the survivor died, be accepted for registration?

Prior to the amendment to the old section 67 of *The Registry Act* by chapter 38, 17 George V, 1927, section 9, which section now in its amended form is section 66 of *The Registry Act*, chapter 155, R.S.O. 1927, a discharge of mortgage executed by the survivor only, or by the administrator or executor of the survivor only, could not be accepted for registration. See my report 1926, page 83.

The amendment made in 1927, however, strikes out of the old section, these words, "by the mortgagee, his executors, administrators or assigns," and you will not find these words in the new section 66.

The effect of this amendment in my opinion does away with requiring executors or administrators of a deceased mortgagee from executing the statutory form when there is a survivor and the survivor executes the discharge, or when there is an executor or administrator of a survivor and such administrator or executor executes the discharge.

My reasons for this statement are as follows:

1. Section 61, R.S.O., chapter 155, provides that such statutory form of discharge may be executed by the mortgagee, his executors, administrators or assigns, *or by such other person as may be entitled by law to receive the money* and to discharge the mortgage.

2. Section 66 as amended, which is the section which gives effect to a discharge of mortgage of a release or a reconveyance, makes no mention as did the old section 67, as to an execution by a mortgagee, his heirs, executors or assigns, but simply states, "every certificate of payment or discharge of a mortgage or of the conditions therein or of the lands or any part affected at any time given, etc., etc., shall, when registered, be a discharge, etc., etc."

3. Section 10 of *The Mortgages Act*, chapter 140, R.S.O. 1927, provides:

> "The payment in good faith of any money to and the receipt thereof by the survivor or survivors of two or more mortgagees, or the executors or administrators of such survivor, their heirs or his assigns, shall effectually discharge the person paying the same from seeing to the application or being answerable for the misapplication thereof, unless the contrary is expressly declared by the instrument creating the security."

4. The person, therefore, entitled by law to receive the money, as set out in section 61 of *The Registry Act*, in my opinion, means the person who is entitled to discharge the mortgage by statutory certificate, such person being the survivor or the executor or administrator of such survivor.

In making the entries, however, in the abstract index book, it should be shown by whom the discharge is given, and it will be for the person searching the title to satisfy himself as to the sufficiency of the discharge.

Care should be also taken to have proof as to who is the survivor, and of course all instruments through which the person executing the discharge claims the right to do so, should be registered and the original instrument should also be examined to see if it contains any express declaration as to who may execute the discharge or if there is anything contrary expressed therein to a survivor or an executor or administrator of a survivor receiving the money.

This matter is discussed by Falconbridge in his *Law of Mortgages*, page 314, where it reads as follows:

> "Formerly a certificate of discharge executed by the mortgagee, his assignee or such other person as might be entitled by law to receive the money and to discharge the mortgage, when registered operated as a reconveyance. In view of the statutory provisions authorizing the survivor or survivors of two or more mortgagees or the personal representatives of the survivor to give a receipt, it was held that such surviving mortgagee or mortgagees or personal representatives might execute a discharge which, on registration, would operate as a reconveyance.
>
> "Under the wording of old section 67 of *The Registry Act*, however, a discharge must be executed by the mortgagee, his executors, administrators or assigns in order that it may, when registered, operate as a reconveyance; and it appears, therefore, that in the event of the death of one or more mortgagees, a discharge must be executed by the personal representatives of the deceased mortgagee or mortgagees as well as by the surviving mortgagee or mortgagees in order to operate under the statute."

Prior, therefore, to the insertion of the words, "his executors, administrators or assigns," one or more surviving mortgagees could give a discharge following Dilke v. Douglas, 5 A.R., 63, the headnote of which cases reads, "The registration of a certificate given by a survivor of several mortgagees upon payment in money of the mortgage debt effectually discharges the mortgage and revests the legal estate."

Therefore under legislation as it stood prior to the 1927 amendment the rule in Dilke v. Douglas would not apply and the Registrar would be justified in refusing registration, but since the words, "his executors, administrators and assigns," and the words "by the mortgagee," have been eliminated, it would appear to me that the law is as it was under Dilke v. Douglas.

RE COPYING OF MORTGAGES

When sale is made under Power of Sale, section 57 (5), the mortgage should be copied in full in the Registry Book giving it the old number, and the original filed in the office will be used from which to make the copy and entry.

A note in red ink should also be made in the Abstract Index Book showing that the same has been copied in full in the Register.

RE BANKRUPTCY ACT FEES—CERTIFICATES

While two searches are really to be made for bankruptcy certificates in the Gazette Notice Book, and also in the book for assignments and receiving orders, and register, I am of the opinion that one certificate should cover both searches and that the fee to be charged is 50 cents.

Re Preparation of Abstracts and Fees

When a Registrar is requested to prepare an abstract of a specified portion of a lot as described in a certain registered instrument the manner in which the work should be performed and the fees to be charged is as follows:

1. Limit yourself to the particular specified description.

2. Examine carefully the abstract index of the lot and with the particular description as a basis, only plot upon the abstract to be made, the instruments which mention or refer or affect the particular piece of land.

3. In order to so plot such instruments you will find that you are required to refer possibly to a number of instruments shown on the abstract in order to ascertain if they do affect or refer to the land in question.

4. If on the reference to these instruments you have any doubt as to whether they actually do affect the piece of land for which the abstract is being prepared, or not, then those instruments should be plotted upon the abstract.

5. A record should be kept of the number of these references in order that when the abstract is completed the same may be included in the bill of fees. The fees for such references are set out in section 92 (c) of *The Registry Act* and are as follows:

Search and four references	.25
Five cents for each additional reference up to fifty.	
Five cents for each two additional references over fifty.	

6. There will be no doubt a number of instruments examined which are not recorded in full, necessitating the examination of originals (e.g. mortgages not recorded in full). A list of these originals examined should also be kept and the fees to be charged for these is 10 cents for each original produced and examined.

7. In addition to the fees above set out are the following:

Abstract—First folio	.25
Additional folios at 15 cents a folio.	
Reference to plan (if any)	.10
Certificate	.50

It will be found in many instances that in lots where there are a great many instruments with meets and bounds descriptions, that the completed abstract only contains a very few entries—while the fees for the same appear to be high—yet the same are caused by the great number of references made and originals examined, which do not appear on the abstract as completed.

Clause c of sec. 92 of the Registry Act in my opinion limits a general search to $3.00 fee, but does not apply to searches required to be made by a Registrar in connection with the preparation of an abstract.

LAND TITLES

Devolution of Estates Act, Power to Sell Given in a Will

Where there is express power given in the will to the trustees and executors to sell, the provisions of *The Devolution of Estates Act* do not apply.

This also extends where there is implied power to sell in a will, but in the latter case great care must be exercised by Local Masters. See report 1926, page 69.

Re Devolution of Estates Act

In view of the 1927 amendment to the above Act and the judgments of the Second Divisional Court re the estate of Kenneth John Alliston which was argued September 26th, 1927, and reported in volume 33, O.W.N., page 59, and more fully reported in O.L.R., and which granted an appeal by the executor and the devisee from the refusal of Meredith, C.J.C.P., to make an order under section 21 for directing the executor to convey to the devisee within three years, so that a purchaser from a devisee by virtue of section 24 (1) would be entitled to hold the same free from the debts.

My view is that until a clear cut judgment states that a personal representative can sell free from the debts of the deceased without the concurrence of the heirs and recourse to the court order under section 21 (4) (now section 20 (4), R.S.O. 1927, chapter 148), the debts follow the land until the expiry of the three-year period.

The only way a personal representative whose powers depend solely on *The Devolution of Estates Act* can transfer free from debts without submitting the matter to the court under section 20 (4) within the three years, is, when he sells, to pay the debts, provided the sale is bona fide and for value. In all other cases the debts follow the land for three years, and the only alternative is to obtain a court order.

Where an executor under a will is given executor's power to sell, or where there is an implied power in the will to sell, *The Devolution of Estates Act* does not apply, but in all such cases the particular will must be carefully examined and if there is any doubt as to the power to sell inferred therein, reference should be made to the Inspector or the Master.

The Devolution of Estates Act in no way takes away or destroys the powers given to executors and trustees by the testator. The sole effect of the Act is to give additional powers to executors and similar powers to administrators under certain circumstances. Executors and administrators are given by the statute the right to sell lands. Primarily this right is to be exercised under payment of debts and it may also be exercised for the purpose of distribution.

I would also draw your attention particularly to section 43 of *The Trustees Act*, R.S.O. 1927, chapter 150, which section in effect gives power to raise money by sale or mortgage to satisfy charges, notwithstanding the want of executors' power in the will.

Re Devolution of Estates Act

1. Suppose the personal representative transfers to the beneficiary within the three years and without an order of the court, and the beneficiary remains the owner for, say, five years, and then sells, does the purchaser obtain a good title free from debts of the deceased unless some legal action has been instituted?

Answer.—Yes.

2. Where a sale is being made for the payment of debts, just what proofs should be demanded to show that it is necessary to sell to pay the debts?

Answer.—If there is a will and it permits the executor to pay the debts, there is no doubt the affidavit of the executor is sufficient. Where it is administration or the will does not provide for the payment of debts, take the affidavit of the personal representative and also obtain some particulars as to lack of funds to pay the same and as to the nature of the debts.

3. Do you consider that a chargee is a purchaser for value within the meaning of *The Devolution of Estates Act?*

ANSWER.—A chargee is no doubt a purchaser for value, but the personal representative cannot always charge land the way he might under power to sell.

The personal representative is not often required to charge land; when he does so it should be looked into very carefully.

4. Does a purchaser from a personal representative with the concurrence of the beneficiary, take the land during the three-year period free from the debts of the deceased?

ANSWER.—No. He does not take them free from debts until after the three years have expired.

5. Prior to the amendment under section 21, a personal representative with concurrence of the beneficiaries could sell for any purpose, and a purchaser would take as provided under section 23. Does the purchaser now take free from debts unless he obtains an order of the court?

ANSWER.—No. He does not take free from debts until after the three year period, unless, of course, he obtains an order of the court.

If the will in question to which letters of administration with the will annexed had been granted does not give express power to the executor named therein to sell the land and he sells the land within the three years, and the beneficiary joins, the entry made in your books must be subject to debts.

If the purchaser desires to have the land within the three years entered not subject to debts, then an application should be made to a Judge of the Supreme Court for a court order.

Such application would be a simple matter and the evidence produced before the Judge of the Supreme Court would simply be that the debts had all been met, and any other evidence the Judge might require. See section 20 (8) D.E.A., chapter 148.

RE FORECLOSURE ORDERS

See 1926 report, page 78, and also see re West 33 O.W.N., page 252. This judgment, in brief, is, that the Master should record the mortgagee as owner if he finds that all persons having claims subsequent to the charge are foreclosed by the decree.

Of course it is limited to those who have been made parties to the action.

The only requisition that might well be made would be to have proof that there has been no appeal or application to open the foreclosure.

AS TO GIVING CERTIFICATES UPON PRAECIPE

Where a parcel is opened up for several pieces of land in one owner, and later transfers are given of separate pieces and new parcels are opened up—care should be taken by the Master or Local Masters, in issuing certificates.

Rule 65 (1 and 8) distinctly distinguishes between "Register of the Parcel" and "Register of the Charge," and the construction which has been placed on this rule ever since the Act came into force is that the "Register of the Land" is one thing and "The Register for dealings with Charges" is another completely different thing.

Mr. Scott in his observations says:

> "Wherever land is entered in a new parcel subject to a charge, a reference should be made in red ink to the place where the charge is first entered as this is the place where dealings with the charge originates and where, as a general rule, all such dealings are entered."

The Parcel Register where the charge is first entered is also the register of the charge and it so remains until a change is made by the Master—Rule 65 (8).

The authority given to the Master by Rule 65 (8) to change a Register of a Charge to another place should not be acted upon unless special reasons exist.

The result, therefore, is that the dealings with the charges are continued in the Charge Register and in a very few exceptional cases, where there are very special reasons, does the Master change the register of a charge.

Of course where the land in the new parcel is discharged from a charge by a partial cessation or a complete cessation of the charge, this is noted on the new parcel.

Applying this in a concrete case: A solicitor is desirous of obtaining a certificate showing ownership of a parcel, he requires this for the purpose of a foreclosure so that he may be able to serve all parties that require to be served.

The Local Master on receipt of the praecipe looks up the parcel and prepares the certificate.

In many cases the parcel searched covers a piece of land that has been taken out of the original parcel, and in all such cases this parcel register will only show the charges that existed as of the date of the opening of the new parcel, it should also show any partial or complete cessations, but does not show any dealings with the charges.

The charges may have been assigned and transferred to other parties. Such transfers and dealings with such charges will be entered in the "Charge Register" or the register where the parcel is first opened up, and where the charge is entered.

Therefore a certificate issued by the Local Master of the parcel asked for, will not show the dealings with charges, and a solicitor acting upon it, may find out after he has his foreclosure order that one of the charges has been assigned or transferred and he has not served the transferee. Assuming as he does that the certificate of title received covers not only the title to the parcel, but full particulars as to all dealings with charges as well.

If such a certificate is required, and it is only such a certificate that really is of use—the Local Master must not only search the Parcel Register but also the Charge Register where the charge is first entered—as any subsequent dealings with that charge is entered only in the Charge Register.

If, therefore, a certificate only of the Parcel Register is given out, the Local Master should, in preparing such certificate add a note that such certificate does not purport to show any dealings with charges or encumbrances that have taken place subsequent to the opening of the new parcel.

If the praecipe states that a certificate is required as to the title together with all dealings as to charges and encumbrances, the added note referred to in the preceding paragraph would not be necessary.

Parties requiring certificates of title should be asked if they want it to include all dealings with charges and encumbrances.

If the requests came by mail, and there is no statement as to whether they desire such a certificate or not, I would assume that they did, and a Local Master should search both the Parcel Register and the Charge Register and state that such certificate not only covers title to the particular parcel but also shows all dealings with charges and encumbrances that have taken place since the opening of the new parcel.

The right of a Local Master to issue a certificate of search in such form as he thinks fit is found in Rule 79.

REGISTRATION AND EFFECT OF A GENERAL RELEASE OF DOWER

I know of no authority for the acceptance and recording of a General Release of Dower, which in form the wife grants and releases to her husband or other party all her dower, right and title that she now has, or in the event of her surviving her husband, that she may have in any lands of her husband, or which may hereafter be owned by him.

Such a release should not be given recognition.

What should be done or could be done would be for the party to obtain a power of attorney from the wife, authorizing the barring of dower.

RE TRANSFERS BY TRANSFEREE IN BANKRUPTCY

In one Land Titles office there was tendered for registration a transfer from the authorized trustee of a certain estate in bankruptcy. The wife of the transferor barred her dower, the approval of the Inspectors was given by their signatures in the margin of the transfer, there was also fyled the assignment, the copy of the minutes of the meeting appointing the transferee and Inspectors, the consent of the Inspectors to sell and an affidavit verifying all the above.

The question arises as to whether there should be an order from the Bankruptcy Court produced approving the same.

This question was given very careful consideration at the time Rule 101 was framed. That rule distinctly states that where the debtor's interest has been transferred, the Local Master of Titles upon the application of such person supported by an order of the Court in Bankruptcy vesting or declaring to be vested in the applicant such interest, or declaring that the trustee is entitled to transfer to the applicant such interest, may register such vestee or transferee as the owner.

From the time the original assignment and Official Receiver's appointment was made to the time of the actual transfer by the Transferee, it might be that in some cases other trustees have been appointed or that the original trustee has been replaced, and for that reason, after due consideration and before the final drawing of the rule, it was decided there should be produced an order of the Bankruptcy Court setting out that the party transferring is still the trustee and the proper party to transfer.

This was done because the proceedings in the Bankruptcy Court when once instituted, immediately takes the land out of *The Land Titles Act* entirely and no dealings should be made with the land until it comes back again by order of the Bankruptcy Court.

It is not reasonable to ask a Local Master to follow all proceedings in the Bankruptcy Court, and while the rule might be amended by inserting the words, "or upon such evidence showing the interest of the debtor to be still vested in the trustee as may be required by the Local Master," yet this is open to objection because it would be placing upon the Local Master considerable responsibility to determine and ascertain from the evidence if the trustee were still the proper party.

It is not the desire to be unreasonable in these matters, but the present rule has worked well, up to the present time, and it has been thought to be quite proper to ask for the production of the order of the Bankruptcy Court that the party transferring is still the trustee and still the party entitled to transfer.

I would therefore say that the provisions of the present rule should be followed and there should be an order from the court as therein stated.

As these matters are in the Bankruptcy Court I think it should at least be reasonable to ask that there be produced the order of the Bankruptcy Court which would enable the Local Master to put on any transfer from the Trustee in Bankruptcy.

RE BANKRUPTCY MATTERS

Before registering an assignment or transfer of a charge, cessation of a charge, or before recording any dealing with land, it is imperative that Local Masters should always first make a search of the Bankruptcy Index to see if any assignment in bankruptcy has been made.

If this is not done and an entry is made and it is found that there had been an assignment, the transfer would have no effect whatever and should not be recorded, as, under *The Bankruptcy Act*, it being a Dominion Law, anything belonging to a debtor has passed from him to the Trustee in Bankruptcy and is out of the jurisdiction of the province and no longer can be dealt with under *The Land Titles Act.*

RE BANKRUPTCY—NECESSITY FOR SEARCH

The effect of non-registration is now to be found in the provisions of *The Bankruptcy Act*, chap. 11, R.S.C. 1927, sections 29, 30 and 32.

Section 32 states that the law of the Province as to registration and the effect of non-registration, does apply in favour of an innocent purchaser for value without notice to any land which has not been identified by affidavit, within three months of the making of the receiving order or authorized assignment.

This only protects the purchaser in case he is an innocent purchaser.

Local Masters should not take any chances of having to show that the purchaser was innocent, and if there is received at the office a transfer by a man whose name appears in the *Gazette*—even if the assignment has hot been registered—the safe plan to adopt is to notify the trustee, if one has been appointed, and if not, notify the custodian.

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Forty-Ninth
ANNUAL REPORT
OF THE
Superintendent of Insurance
FOR THE PROVINCE OF
ONTARIO
1928
(Business of 1927)

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

ONTARIO

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DEPARTMENT OF INSURANCE

To the Honourable W. H. Price, K.C., LL.B.,

Minister in charge of the Department of Insurance.

I have the honour to submit herewith the Forty-ninth Annual Report of the Superintendent of Insurance for the year 1928 (business for the year ended 31st December, 1927).

The report is arranged in the following four divisions, and includes an index in which all insurers licensed to carry on business in Ontario are listed, together with license numbers and classes of insurance for which authorized:—

I. Annual Statements.
II. Annual Statement Abstracts.
III. Statistical Tables.
IV. Appendices.

The first Division, entitled "Annual Statements," contains extracts from the annual statements filed with the Department by all licensed insurers, arranged alphabetically by classes of insurer. Having regard to the continued practical distribution of authority and responsibility between Dominion and Provincial Departments of Insurance, it still seems unnecessary for this Department to require or publish detailed particulars of the financial condition of Dominion-licensed insurers. Accordingly, such insurers have been required to file only modified statements summarizing their assets and liabilities and showing their underwriting experience within the Province only, with the Department, and this skeleton information only has been included in this report, in Divisions I and III.

In this division under sub-division "B"-III will be found for the first time in the Superintendent's report, a detailed statement of the affairs of each of the group of companies known as the Associated New England Factory Mutuals which were licensed in Ontario in the latter part of 1927, but which for many years prior thereto had a large amount of insurance in force in this province. Under sub-division "I" the detailed statements of two pension fund societies, admitted in 1927 from the Province of Quebec, appear for the first time in this report.

Division II, entitled "Annual Statement Abstracts," is virtually a reprint of the Abstract of this Report published under date 1st June, 1928. Included herein are tabulated summaries showing the financial condition of all insurers not licensed under The Insurance Act, 1917 (Dominion). In case of any discrepancy between the figures shown in this Division and those shown in Division I with respect to any particular insurer, the figures included in Division I should be understood to prevail.

Division III, entitled "Statistical Tables," shows in tabulated form premiums and losses of all licensed insurers (except mutual benefit societies), analyzed according to classes. Comment on the figures therein contained appears in the following paragraphs respecting business of 1928.

Division IV, entitled "Appendices," contains information on the various topics indicated in the table of contents.

BUSINESS OF 1927 IN ONTARIO

Life Insurance

Forty-five companies were licensed during 1927 to transact life insurance. Of these thirty-six are joint stock companies and nine mutual. The premium income on Ontario business amounted to nearly sixty-six million dollars, an increase of 11.5 per cent. over the previous year. Disbursements to Ontario policyholders amounted to nearly thirty-two million dollars, an increase of 15.7 per cent. over 1926. A comparative summary for the years 1925, 1926 and 1927 is given below:

	1925	1926	1927
Net premium income:			
Assurances	$53,335,306 62	$58,872,612 55	$65,561,133 77
Annuities	361,170 22	176,979 93	317,929 63
Total	$53,696,476 84	$59,049,592 48	$65,878,163 40
Disbursements to policyholders:			
Death claims	$8,145,856 18	$9,409,246 69	$10,966,745 32
Matured endowments	4,388,439 87	3,363,436 16	3,522,712 19
Surrender values	15,408,863 47	7,468,898 07	8,257,787 10
Dividends		6,891,798 78	8,689,006 04
Other payments		487,893 69	534,330 44
Total	$27,943,159 52	$27,621,273 39	$31,960,581 09

New business issued in Ontario exceeded the amount issued in 1926 by more than thirty-three million dollars, an increase of 8.2 per cent. The amount in force at the end of 1927 was $2,024,124,366, which represents an increase of one-quarter of a billion dollars, or 11.1 per cent. over the amount in force at the end of 1926.

Fraternal Societies.

Thirty-six fraternal societies held licenses at the end of the year to transact life insurance in Ontario. This number includes seven municipal pension fund societies, which, although authorized to pay death benefits, do not issue mortuary certificates. Twenty-one are also authorized to grant sick and funeral benefits. The premium income and disbursements respecting Ontario business for 1927, according to funds, is as follows:

	Premiums (including dues)	Disbursements
Mortuary Fund	$3,473,190 97	$3,273,138 47
Sick and Funeral Funds	250,502 37	211,871 23
Expense Fund	246,418 33	431,939 37
Other Funds	321,644 69	210,269 30
Total	$4,291,756 36	$4,127,218 37

The amount of mortuary certificates in force at the end of 1927 was approximately one hundred and twenty-four million dollars, which represents a decrease of about four million dollars as compared with the amount at the end of 1926.

Fire Insurance.

The number of companies licensed to transact fire insurance in Ontario increased during 1927 from 258 to 298, the increase being largely due to the licensing of twenty-seven New England factory mutuals. Premiums and losses for the various classes of insurers defined by the Act are tabulated below, together with comparable figures for 1926:

	1926			1927		
	Net premiums written	Net losses paid	Ratio	Net premiums written	Net losses paid	Ratio
	$	$	%	$	$	%
Joint Stock	18,560,160	8,194,696	44.15	18,140,311	8,323,620	45.88
Mutuals:						
(a) Farmers' Mutuals	1,631,918	828,852	50.85	1,702,415	1,216,105	71.43
(b) Associated New England Factory Mutuals	....	....	....	53,889	6,482	12.02
5(c) Other Mutuals	481,315	141,239	29.37	551,778	223,807	40.56
Cash Mutuals:						
(a) Without share capital	1,237,017	618,326	49.98	1,137,203	541,413	47.60
(b) With share capital	238,121	85,175	35.78	247,586	96,112	37.82
Reciprocal exchanges	283,080	331,783	117.20	321,488	208,464	64.84
Lloyds	24,193	9,512	39.51	....	....	....
Total	22,455,804	10,209,583	45.46	22,154,670	10,616,003	47.89

The favourable loss experience of 1926 was as a whole continued during 1927, the ratio of net losses paid to net premiums written being 45.88 per cent. for joint stock companies as compared with 44.15 per cent. for 1926 business. The ratio of net losses incurred to net premiums earned, viz., 43.77 per cent. for joint stock companies, indicates a further improvement, the similar ratio for 1926 being 46.88 per cent.

The experience of the farmers' mutual companies was decidedly less favourable, the loss ratio being 71.43 per cent. as compared with 50.85 per cent. for the previous year.

In the case of other mutual companies, the loss ratio increased from 29.37 per cent. in 1926 to 40.56 per cent. in 1927.

The figures reported for the Associated New England factory mutuals covered the period from date of initial license only, viz., September, 1927, for which the experience is not of particular significance on account of the shortness of the period.

As intimated in my report of last year, the Department has now completed the compilation of five years' experience on fire risks in Ontario, of all insurers other than local Farmer's Mutual Companies, Associated New England Mutuals, and the Reciprocal Exchanges. This experience is printed in Appendix IV to this report and is classified according to the system of fire hazards formerly in use by the National Board of Fire Underwriters.

It is not contended that the volume of premiums and losses and the period covered are sufficient to warrant any sweeping conclusions as to the adequacy or reasonableness of rates for all of the classes of risk therein listed. Obviously the figures are so small in many cases that no credibility attaches to them for rate-making purposes. I submit, however, that conclusions may safely be drawn in this respect in some important classes. For example, Class 10, i.e., Dwellings (excluding seasonal and farm risks), Apartments, etc., shows a loss ratio of 38.54 per cent. for all brick, frame and fireproof dwellings, protected or unprotected. On "Brick Protected" dwellings, however, the loss ratio is only 26.28 per cent. as compared with 55.04 per cent. for "Brick Unprotected." For "Frame Protected" and "Frame Unprotected" the loss ratios are 35.20 per cent. and 68.32 per cent., respectively. The loss ratio for either construction is about twice as great in the "Protected" as in "Unprotected" risks. It would at least appear that the premium rates as between protected and unprotected dwelling risks are not in accordance with the relative hazards.

It is gratifying to note from recent press reports that the Canadian Fire Underwriters' Association has promulgated new fire rates on dwellings in certain parts of Ontario representing reductions of 10 to 15 per cent. in premium rates. The Ontario experience for the past five years indicates that such a reduction can safely be made and that in the case of "Brick Protected" dwelling risks a satisfactory underwriting profit would still be realized if a further substantial reduction were made.

The experience on several other classes of risks where premium volume is large, will prove worthy of careful study, e.g., class 101, Mercantile Buildings; class 114, Mercantile Stocks—clothing, etc. (retail); classes 802-956, Automatic Sprinklered risks.

The following table is submitted, showing the combined experience of all classes of risk according to construction and protection. It is reassuring to note the progressive decline in loss ratios under all constructions during the period covered, but the figures also indicate that the premium charges are not in all cases commensurate with the hazard, loss ratios as a whole being substantially higher for unprotected than for protected risks, while the fireproof construction loss ratio for all classes combined is less than half that of other constructions.

EXPERIENCE ON FIRE INSURANCE RISKS IN ONTARIO CLASSIFIED AS TO CONSTRUCTION AND PROTECTION FOR YEARS 1923 TO 1927

Year	Frame Protected			Frame Unprotected			Brick Protected			Brick Unprotected			Fire-proof			All Constructions		
	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio
1923......	4,924,609	2,723,614	55.31	4,869,240	3,978,103	81.69	9,136,573	5,475,387	59.93	1,058,983	925,714	87.81	568,692	254,527	44.76	20,558,097	13,357,345	64.97
1924......	4,394,695	2,188,627	50.38	4,877,495	3,397,215	68.57	8,924,106	5,744,052	63.09	1,015,029	640,253	60.51	636,707	223,049	34.26	19,848,032	12,193,196	61.43
1925......	4,376,660	2,348,957	53.67	4,643,234	3,366,639	72.50	9,106,839	4,581,153	50.30	992,321	468,108	47.17	584,647	103,795	17.75	19,703,701	10,868,652	55.16
1926......	4,739,699	1,869,993	39.45	5,042,870	2,637,555	52.31	9,413,272	3,838,934	40.78	1,000,959	422,967	42.25	532,422	105,996	19.90	20,729,222	8,875,445	42.81
1927......	4,537,612	2,260,445	49.82	4,825,219	2,680,339	55.55	9,304,217	3,672,154	39.47	1,009,149	339,550	33.65	566,851	86,119	15.19	20,243,048	9,038,607	44.65
Totals....	22,973,275	11,391,636	49.59	24,258,058	16,059,851	66.20	45,885,007	23,311,680	50.80	5,076,441	2,796,592	55.09	2,889,319	773,486	26.77	101,082,100	54,333,245	53.75

NOTES.—**"Claims Paid"** means losses paid less salvages and loss credits realized.
Experience of local Farmers' Mutual and Reciprocal insurers not included.

Automobile Insurance.

The Ontario experience of companies licensed to transact automobile insurance was, on the whole, unfavourable for 1927. The number of companies licensed increased from 121 in 1926 to 126 in 1927. Notwithstanding competitive conditions in rates, the net premiums written amounted to $4,643,948, an increase of 24 per cent. over 1926. Net losses paid totalled $2,576,430, an increase of 36.9 per cent. over 1926. The increase in the ratio of losses paid to premiums written from 50.25 per cent. in 1926 to 55.47 per cent. in 1927, is undoubtedly due in part to the reduced premium rates and increased acquisition costs effective for the year. The progressive increase in the ratio of losses incurred to premiums written from 47.1 per cent. in 1925 to 54.4 per cent. in 1926 to 61.0 per cent. in 1927, indicates a condition which can only be remedied by higher premiums, lower expenses or a reduction in automobile claims. The premiums and losses and loss ratios for the past three years are as follows:

	Net premiums written	Net losses paid	Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio losses incurred to premiums earned	Ratio losses incurred to premiums written
	$	$	%	$	$	%	%
1925........	3,463,149	....	....	....	1,631,926	....	47.1
1926........	3,743,532	1,881,330	50.25	3,657,994	2,037,903	55.7	54.4
1927........	4,643,948	2,576,430	55.47	4,295,003	2,835,352	66.01	61.0

Casualty and miscellaneous insurance (*other than automobile*).

The following table shows the premiums and losses and loss ratios on Ontario business for the remaining casualty classes of insurance and miscellaneous classes:

Class	Net premiums written	Net losses paid	Ratio losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio losses incurred to premiums earned
	$ c.	$ c.	%	$ c.	$ c.	%
Accident..........	1,276,935 71	571,522 98	44.75	1,268,721 69	499,925 32	39.40
Accident and sickness combined....	697,993 57	360,232 34	51.60	698,242 73	380,906 40	54.55
Bond............	851 45	....	....	1,159 78	....	....
Burglary..........	411,101 17	108,932 31	26.49	398,189 10	105,773 37	26.59
Credit............	136,176 14	27,504 33	20.19	140,594 83	27,504 33	19.56
Explosion.........	533 14	....	....	428 19	....	....
Forgery...........	24,199 59	597 84	2.47	10.799 89	597 84	5.53
Guarantee.........	950,549 82	197,217 13	20.74	934,874 41	230,131 03	24.62
Hail.............	660.62	....	....	651 43	....	....
Inland Marine.....	126,789 35	59,065 98	46.58	122,782 25	99,741 15	81.23
Inland Transportation............	261,312 48	95,484 02	36.54	261,605 76	94,743 73	36.21
Liability..........	699,902 58	274,294 93	39.19	655.218 61	314,012 57	47.92
Live Stock........	54,041 73	45,378 03	83.96	56.190 39	57,178 03	101.75
Ocean Marine......	268,938 10	218,386 04	81.20	265.592 93	194,843 32	73.36
Plate Glass........	289,464 81	93,477 23	32.29	280.188 01	91,948 20	32.92
Property..........	175,825 32	74,078 33	42.13	191,004 43	86,952 13	45.52
Sickness...........	717,327 94	381,101 76	53.12	691.359 02	371,775 82	53.77
Steam Boiler.......	251,754 52	5,741 41	2.28	207.909 28	10,336 03	4.97
Weather..........	67,848 14	31,955 32	47.09	*5,717 52	*2,500 00	43.72
Totals........	6,411,206 18	2,544,969 98	39.69	*6,191,230 25	*2,568,869 27	41.50

*Excludes mutual companies operating on the premium note plan.

These classes of insurance show an increase of more than $350,000 in net premiums written as compared with 1926. Net losses paid amounted to $2,544,969.98, which is an increase of more than $200,000 over 1926. The ratio of net losses paid to net premiums written increased from 38.34 per cent. in 1926 to 39.69 per cent. in 1927.

INSURERS NEWLY LICENSED

In the index addenda on page xxiv is given a list of insurers licensed since January 1st, 1928, during which period twenty-seven applications were approved and licenses issued. This represents a decrease, as compared with 1927, when forty-two insurers were newly licensed, including twenty-seven insurers belonging to the group known as the Associated New England Factory Mutual Companies. The distribution of those licensed during 1928, according to class of insurer, is as follows:—Joint Stock, 18; Fraternal Societies, 1; Mutual Benefit Societies, 4; Reciprocal Exchanges, 2; Miscellaneous, 2, viz., Stanstead and Sherbrooke Fire Insurance Co. and Commerce Mutual Fire Insurance Co., two Quebec companies licensed to transact fire insurance.

One of the above-mentioned joint stock companies, viz., the Atlantic Insurance Company, Limited, which was incorporated May 30th, 1928, under the Companies Act (Ontario), and licensed June 19th, 1928, has entered into an agreement dated 13th October, 1928, with the Toronto Casualty Fire and Marine Insurance Co., by which its business is re-insured by the latter company. The approval of the Lieutenant-Governor-in-Council to the agreement was granted by Order-in-Council dated December 11th, 1928.

COMPANY REORGANIZATIONS

By Supplementary Letters Patent, dated the 24th day of July, 1928, the capital stock of the Ontario Equitable Life and Accident Insurance Co. was increased from the sum of $3,750,000 to $5,250,000 by the creation of 15,000 shares of $100 each.

By Supplementary Letters Patent, dated the 9th day of November, 1928, the capital structure of the Toronto Casualty Fire and Marine Insurance Co. was re-arranged by re-dividing 20,000 shares of $100 each into 200,000 shares of $10 each.

By Letters Patent, dated 31st day of December, 1927, the Wellington Fire Insurance Company, Mutual and Stock, was re-incorporated as a joint stock insurance company under the name "Wellington Fire Insurance Company" and had its capital increased from $150,000 to $1,000,000 by the creation of 8,500 shares of $100 each.

GUARANTEE COMPANIES APPROVED FOR COURT PURPOSES, ETC.

During the year the bonds of the following companies have, by Order-in-Council of the Lieutenant-Governor of Ontario, been authorized by acceptance in lieu of personal or private suretyship prescribed or required by the Guarantee Companies Securities Act, of the Judicature Act, or the Public Officers Act, or any other similar act of the Province of Ontario,—

British Canadian Insurance Co.
British Empire Assurance Co.
Casualty Company of Canada.
Imperial Guarantee and Accident Insurance Co. of Canada.

The entire list of companies so approved is printed in Appendix IX.

INVESTMENTS

Since January 1st, 1925, the investment powers of Ontario incorporated insurers have been prescribed by the Companies Act (R.S.O. 1927, c. 218). By the Companies Act, 1928, Chap. 32, the investment sections were repealed and new provisions substituted therefor. The new section extends the powers of joint stock and cash-mutual insurance companies incorporated under the law of Ontario, to the identical field of investment provided by the Insurance Act (Dominion). The investment powers of other insurers incorporated under the law of Ontario, continue to be restricted to securities in which trustees under the Trustee Act are authorized to invest trust funds. Further details of the 1928 amendments are set forth in Appendix I to this report.

A list of bonds, debentures and stocks of Ontario incorporated insurers is printed for the first time in this report as schedules to the detailed statements of the various companies.

FARMERS MUTUAL FIRE INSURANCE

In my last report I referred to 1926 being the most progressive year for these companies since 1920. That this class of business experiences violent fluctuations in losses, is shown by the figures for 1927, losses paid of $1,316,921 being recorded, an increase of almost 50 per cent. over 1926, and 11 per cent. more than the losses of any previous year. Notwithstanding the generally unfavourable experience, three companies, viz., the Culross, Hopewell Creek and North Waterloo, reduced their rates with the approval of the Superintendent. Details are given in the table below. One company, the Erie Farmers, which previously had a sufficiently large surplus to continue charging rates lower than the prescribed minimum rates, was compelled, on account of severe losses, to increase its rates to the prescribed minimum. On the other hand the Downie Mutual, which reduced its rate from 30 cents annual instalment to 25 cents at January 1st, 1928, has obtained a certificate approving a further reduction to 20 cents, effective January 1st, 1929, but the McKillop, which in 1927 reduced its rates, was compelled, on account of reduced surplus, to increase from 20 cents to the prescribed minimum, effective January 1st, 1928.

STATEMENT OF ADDITIONAL APPROVED REDUCTIONS IN RATES ON AGRICULTURAL PROPERTY

Name of Company	Effective Date of Decreased Rates	Rates prior to Reduction		Amount of Reduction		New Approved Rates		Total Amount at Risk at Date of Reduction	Cash Surplus at Date of Reduction	Excess of Cash Surplus Over Statutory Requirements.
		3 Years in Advance	Annual Instalments	3 Years in Advance	Annual Instalments	3 Years in Advance	Annual Instalments			
Culross	Jan. 1st, 1928	....	.30† .35‡	....	.06 .07	....	.24† .28‡	2,530,8222	$17,579	$11,250
Hopewell Creek	Feb. 1st, 1928	....	.30	....	.05	....	.25	798,908	6,500	4,000
North Waterloo	Jan. 1st, 1928	....	.30* .30**	....	.05 .10	....	.25* .20**	32,539,847	124,066	45,000

†Rodded buildings.
‡Unrodded buildings.
*Frame buildings rodded and contents of unrodded barns.
**Contents of rodded buildings.

ANNUAL STATEMENTS

Commencing this year additional information is required of Ontario incorporated insurers by way of supplementary schedules showing the movement of securities during the year. Hereafter this information will be required every six months. This is in line with a statement required of insurers licensed under Dominion laws, pursuant to Section 31 (2) of the Insurance Act (Dominion).

LAW ENFORCEMENT

During 1928 action was taken against several individuals for offences under the Insurance Act. The most important of these was the action against one Speed R. Murray, who, on November 17th at Cobalt, was convicted for carrying on business on behalf of or as agent of the "5,000 Club" of Winnipeg, an insurer not licensed under the Insurance Act and transacting life insurance within the meaning of the Act. A conviction was registered under this charge and a fine of $200 (the maximum penalty for an offence under the Insurance Act) or three months in gaol imposed. In Arnprior an individual was convicted of acting as an agent without a license and a fine of $20 imposed. In Hamilton a conviction was registered in the case of rebating, but the offender pleaded guilty and was let off on suspended sentence.

UNLICENSED INSURANCE

In my 1927 report I referred to the problem of unlicensed insurance and concluded by saying: "With the licensing of these companies (i.e., the Associated New England Factory Mutuals), I am satisfied that the problem of unlicensed insurance has been substantially mitigated and that to-day the bulk of unlicensed fire insurance in force in the province is that effected by special brokers duly licensed therefor under the provisions of section 247 (now 259) of the Act."

This opinion is confirmed by experience during the current year and additional figures available, but articles appearing in almost identical language in most of the insurance journals of Canada and the United States within the past thirty days, are calculated to cast some doubt upon my conclusions.

According to the report of the Dominion Superintendent of Insurance for 1927 (business of 1926), the net amount of fire insurance written in Canada by licensed insurers during the year 1926, totaled $9,217,929,175. The articles in question point out that the net amount of fire insurance placed with unlicensed insurers during the year 1926 was $559,699,149, and that 47.9 per cent. of this amount was placed in Ontario. In other words, it is so demonstrated that insurance effected in Ontario with licensed insurers during the year 1926 amounted to $271,655,592 and, by omitting reference to provincial insurance laws and to provincial licenses, the impression is created that there still exists in this province a very substantial volume of unlicensed fire insurance.

The facts are that at the end of December, 1926, the Associated New England Factory Mutual companies alone had nearly $230,000,000 of insurance in force in Ontario, and that an additional $10,716,257 of unlicensed insurance was lawfully placed by special brokers licensed under section 259 of the Ontario Insurance Act. Accordingly, while it is quite true that, on the basis of 1926 figures, fire insurance effected on Ontario property with unlicensed insurers exceeded $270,000,000, on the basis of 1927 and to-day's figures, the situation is entirely altered, because with the licensing of the New England Factory Mutual Companies in September, 1927, nearly 90 per cent. of the volume of unlicensed insurance acquired the status of licensed insurance. The same holds true of the Province of Quebec, where the vast majority of unlicensed insurance was formerly placed with these New England Mutual companies, so that, whereas it is quite accurate to say that the volume of fire insurance effected with insurers not licensed under the Dominion Insurance Act exceeds 6 per cent. of the total volume of fire insurance placed with insurers licensed under the Dominion Insurance Act, it is inaccurate and misleading to describe this as unlicensed Canadian fire insurance because more than 80 per cent. of this amount is effected with insurers licensed under the insurance laws of Quebec and Ontario.

Insurance supervision is effective only to the extent to which it is complete. Licensed companies and their agents which maintain our Insurance Departments through their license fees, and pay millions of dollars in federal, provincial and municipal taxation, are entitled to protection. The provinces of Ontario and Quebec have reduced the volume of unlicensed insurance within their respective jurisdictions to about 1 per cent. of the volume of licensed insurance, and, in so doing, have increased the insurance facilities afforded by reputable insurers to the public, and substantially increased their provincial revenues.

Ontario Legislation

A review of insurance legislation enacted at the 1928 session of the Legislature is included as Appendix I to this report.

All of which is respectfully submitted.

R. Leighton Foster

Superintendent of Insurance.

Parliament Buildings, Toronto, Ont.
15th December, 1928.

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INDEX AND LICENSE REGISTER

INCLUDING LIST OF ALL INSURERS LICENSED TO CARRY ON BUSINESS IN ONTARIO, LICENSE NUMBERS, AND CLASSES OF INSURANCE FOR WHICH AUTHORIZED, AS AT DECEMBER 31st, 1927.*

By way of analysis, the following table indicates the number of insurers, by classes, authorized to transact each class of insurance as at 31st December, 1927.

Class of Insurance	A. Joint Stock.	B. Mutuals.	C. Cash Mutuals.	D. Fraternals.	E. Mutual Benefit.	F. Miscellaneous.	G. Reciprocals.	H. Lloyds.	I. Pension Fund Assoc'ns.	Total.
Accident	67	4	..	..	..	..	..	..	..	71
Life	37	8	..	38	..	1	..	..	2	86
Sickness	63	3	..	..	..	..	..	..	..	66
Sick and Funeral Benefits	..	..	..	21	111	..	..	..	..	131
Fire	170	106	5	..	..	1	13	..	..	295
Inland Marine	33	..	..	..	..	..	..	..	..	33
Ocean Marine	30	..	..	..	..	..	..	..	..	30
Inland Transportation	56	..	..	..	..	..	..	..	..	56
Automobile	122	4	..	..	..	..	..	..	..	126
Guarantee	46	..	..	..	..	..	..	..	..	46
Liability	34	..	..	..	..	..	..	..	..	34
Hail	24	..	..	..	..	..	..	..	..	24
Weather	2	3	..	..	..	..	..	..	..	5
Live Stock	5	..	..	..	..	..	..	..	..	5
Steam Boiler	15	..	..	..	..	..	..	..	..	15
Plate Glass	59	3	..	..	..	..	..	..	..	62
Explosion	123	3	..	..	..	..	..	..	..	126
Burglary	55	..	..	..	..	..	..	..	..	55
Bond	1	..	..	..	..	..	..	..	..	1
Property	119	3	..	..	..	..	..	..	..	122
Forgery	9	..	..	..	..	..	..	..	..	9
Credit	2	..	..	..	..	..	..	..	..	2

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*See Index Addenda for lists of insurers newly licensed, withdrawn, or licensed for additional classes of insurance between January 1st, 1928 and date of this report.

See Ontario Gazette July 28th, 1928 for list of insurers and classes of insurance for which licensed for license term commencing July 1st, 1928.

N.B.—Insurers discontinuing the business of life insurance in Ontario and confining their business to the renewal from time to time of life insurance policies are not required to be licensed under the Insurance Act (Vide R.S.O. 1927, c. 222, s. 20.)

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	Acadia Fire	3	Fire, Explosion, Property	3
2	Aetna Casualty	69	Guarantee	3
3	Aetna	234	Fire, Automobile, Inland Transportation, Hail, Explosion, Property Inland Marine	3
4	Aetna Life	4	Life	3
5	Agricultural	314	Fire, Automobile, Explosion, Inland Transportation, Property	4
6	Alliance Assurance	70	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Explosion, Hail, Inland Transportation, Property	4
7	Alliance Ins. of Philadelphia	471	Fire, Automobile, Explosion, Inland Transportation, Property	4
8	American Automobile	479	Automobile	4
9	American Central	53	Fire, Automobile, Explosion, Hail, Property	4
10	American Credit	220	Credit	5
11	American Equitable	313	Fire, Explosion	5
12	American and Foreign	417	Inland Transportation	5
13	American Insurance	468	Fire, Automobile, Explosion, Property	5
14	American Lloyds Incorporated	492	Fire	5
15	American Surety	322	Burglary Guarantee	6
16	Anglo-Scottish General	162	Fire, Explosion, Property	6
17	Atlas	10	Fire, Explosion, Property	6
18	Autocar	27	Fire, Accident, Automobile, Explosion, Plate Glass, Sickness Property	6
19	Automobile	418	Fire, Inland Transportation, Inland Marine, Burglary, Explosion, Property, Ocean Marine	6
20	Baloise	59	Fire	7
21	Bankers and Traders	54	Fire	7
22	Beaver Fire	29	Fire, Property	7
23	Boiler Inspection	156	Steam Boiler, Liability, Property	7
24	British America	398	Fire, Automobile, Inland Transportation, Burglary, Guarantee, Explosion, Accident, Sickness, Plate Glass, Liability, Property, Inland Marine, Ocean Marine	8
25	British Colonial	24	Fire, Explosion, Automobile, Property	8
26	British Crown	464	Fire, Automobile, Explosion, Property	8
27	British and European	30	Fire, Explosion, Property	8
28	British General	52	Fire, Explosion, Automobile, Property	9
29	British Law	224	Fire, Automobile, Explosion	9
30	British Northwestern	463	Fire	9
31	British Oak	78	Fire	9
32	British Traders Insurance Company, Limited	386	Fire, Automobile, Inland Marine, Explosion, Ocean Marine, Property	10
33	Caledonian American	321	Fire, Explosion, Property	10
34	Caledonian	320	Fire, Explosion, Property	10
35	California	331	Fire, Explosion, Property	10
36	Canada Accident and Fire	388	Fire, Accident, Sickness, Automobile, Liability, Guarantee, Plate Glass, Burglary, Property, Explosion	11
37	Canada Life	410	Life	11
38	Canada National Fire	159	Fire	11
39	Canada Security	413	Fire, Hail, Automobile, Explosion, Plate Glass, Inland Transportation, Property	11
40	Canadian Fire	62	Fire, Automobile, Plate Glass, Hail, Property, Burglary, Explosion, Guarantee, Live Stock	12
41	Canadian General	466	Automobile, Live Stock, Plate Glass	12
42	Canadian Indemnity	61	Fire, Automobile, Accident, Burglary, Forgery, Guarantee, Hail, Plate Glass, Sickness, Inland Transportation Insurance	12
43	Canadian Surety	353	Automobile, Burglary, Forgery, Guarantee, Plate Glass, Accident, Sickness	12
44	Capital Life	5	Life	13
45	Car and General	490	Fire, Accident, Automobile, Explosion, Sickness, Property	13
46	Casualty Co. of Canada	421	Fire, Automobile, Burglary, Accident, Plate Glass, Sickness, Guarantee, Liability	13
47	Central	459	Fire, Explosion, Automobile, Property	13
48	Century	163	Fire, Explosion, Guarantee, Property, Plate Glass, Automobile	13
49	China Fire	385	Fire, Automobile, Inland Marine, Ocean Marine	14
50	Citizens Ins. Co.	214	Fire, Explosion, Property	14
51	City of New York	405	Fire, Explosion, Property	14
52	Columbia	68	Fire, Automobile, Inland Transportation, Explosion, Inland Marine, Ocean Marine, Property	14
53	Commercial Union	18	Fire, Life, Accident, Automobile, Burglary, Explosion, Inland Transportation, Plate Glass, Sickness, Property, Inland Marine, Ocean Marine	14
54	Commonwealth Life	420	Life	15
55	Confederation Life	442	Life	19
56	Connecticut Fire	330	Fire, Explosion, Property	19
57	Continental Casualty	169	Accident, Automobile, Sickness, Liability, Plate Glass	19
58	Continental Insurance	74	Fire, Explosion, Inland Transportation, Inland Marine, Automobile Property, Ocean Marine	19
59	Continental Life	77	Life	19
60	Cornhill	226	Fire, Explosion, Automobile, Property	20
61	Crown Life	319	Life	20
62	Dominion of Canada G. & A.	403	Fire, Life, Accident, Sickness, Automobile, Burglary, Guarantee, Liability, Plate Glass, Steam Boiler, Inland Transportation, Property	20

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
63	Dominion Fire	208	Fire, Automobile	20
64	Dominion Gresham*	81	Fire, Accident, Sickness, Automobile, Liability, Plate Glass, Burglary, Inland Transportation, Explosion, Guarantee	21
65	Dominion Life	411	Life, Accident, Sickness	21
66	Eagle, Star & Br. Dominions	465	Fire, Automobile, Plate Glass, Explosion, Inland Marine, Ocean Marine	21
67	T. Eaton General	298	Inland Transportation	21
68	T. Eaton Life	25	Life	21
69	Empire Life	299	Life, Accident, Sickness	22
70	Employers' Liability	389	Fire, Accident, Automobile, Burglary, Liability, Explosion, Guarantee, Sickness, Steam Boiler, Plate Glass, Forgery, Hail, Property	25
71	Ensign	209	Fire	26
72	Equitable Fire & Marine Ins.	329	Fire, Explosion, Property	26
73	Equity Life	412	Life	26
74	Essex and Suffolk	9	Fire, Explosion, Property	30
75	Excelsior Life	6	Life	30
76	Federal Fire	422	Fire	30
77	Federated British	41	Fire	32
78	Fidelity American	535	Fire	32
79	Fidelity & Casualty, N.Y.	323	Guarantee, Accident, Automobile, Burglary, Plate Glass, Sickness, Steam Boiler, Liability	32
80	Fidelity Ins. of Canada	26	Guarantee, Burglary, Accident, Sickness, Plate Glass, Automobile	33
81	Fidelity-Phoenix Fire, N.Y.	73	Fire, Explosion, Inland Transportation, Inland Marine, Ocean Marine, Automobile, Property	33
82	Fire Association, Philadelphia	80	Fire, Explosion, Automobile, Inland Transportation, Ocean Marine, Inland Marine, Property	33
83	Fire Ins. of Canada	312	Fire, Explosion	33
84	Fireman's Fund	28	Fire, Explosion, Inland Transportation, Automobile Property, Inland Marine, Ocean Marine	33
85	Firemen's Ins. Co. of Newark	210	Fire	34
86	First American	75	Fire, Explosion, Inland Transportation, Property	34
87	Fonciere of Paris, France	476	Fire	34
88	Franklin Fire	232	Fire, Hail, Automobile, Property	34
89	General Accident of Canada	97	Fire, Automobile, Burglary, Guarantee, Plate Glass, Accident, Sickness, Explosion, Steam Boiler, Property, Liability	34
90	General Accident Fire and Life	441	Fire, Explosion, Automobile, Burglary, Hail, Plate Glass, Accident, Sickness, Liability, Inland Transportation, Inland Marine, Property	35
91	General Casualty of Paris, France	324	Accident, Automobile, Liability, Burglary, Plate Glass, Sickness	35
92	General Exchange	228	Automobile	35
93	General Fire, of Paris, France	31	Fire, Explosion	35
94	General Ins. of America	355	Fire, Explosion	35
95	Girard Fire & Marine	211	Fire, Hail, Property	36
96	Glen Falls	38	Fire, Inland Transportation, Automobile, Hail, Explosion, Property	36
97	Globe Indemnity	45	Fire, Accident, Automobile, Burglary, Forgery, Guarantee, Inland Transportation, Explosion, Plate Glass, Sickness, Liability, Property	36
98	Globe and Rutgers	55	Fire, Automobile, Explosion, Inland Transportation, Property, Inland Marine and Ocean Marine	36
99	Great American	155	Fire, Explosion, Hail, Inland Transportation, Automobile, Property	36
100	Great West Life	425	Life	37
101	Guarantee Co. of N.A.	19	Guarantee	37
102	Guardian Assurance	72	Fire, Explosion, Property	37
103	Guardian Ins. of Canada	8	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Explosion, Inland Transportation, Steam Boiler, Property	37
104	Halifax Fire	170	Fire, Automobile, Plate Glass, Explosion, Property	38
105	Hand-in-Hand	414	Fire, Automobile, Plate Glass, Inland Marine	38
106	Hartford Accident & Indemnity	217	Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass, Sickness	40
107	Hartford Fire	219	Fire, Automobile, Explosion, Hail, Inland Transportation, Weather, Property, Inland Marine, Ocean Marine	40
108	Hartford Live Stock	218	Live Stock	40
109	Hartford Steam Boiler	157	Steam Boiler, Liability, Property	41
110	Home	233	Fire, Automobile, Burglary, Explosion, Hail, Inland Transportation, Property, Weather, Inland Marine	41
111	Hudson Bay	429	Fire, Explosion, Property	41
112	Imperial Assurance	56	Fire, Automobile, Explosion, Property	41
113	Imperial Insurance Office	207	Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Explosion, Property, Burglary, Liability	41
114	Imperial Life	7	Life	42
115	Indemnity Ins. Co. of N.A.	473	Accident, Automobile, Burglary, Plate Glass, Sickness	42
116	Insurance Co. of N.A.	472	Fire, Explosion, Hail, Inland Transportation, Automobile, Property, Inland Marine, Ocean Marine	42
117	Insurance Co. of Penn	164	Fire, Inland Transportation, Explosion, Burglary and Property	42
118	International Fidelity	57	Guarantee	43
119	Laurentian	391	Fire	43

*Went into voluntary liquidation May 30th, 1928.

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121	Liverpool and London and Globe	461	Fire, Life, Explosion, Accident, Automobile, Burglary, Guarantee, Inland Marine, Ocean Marine, Inland Transportation, Plate Glass, Sickness, Property	43
122	Liverpool-Manitoba	460	Fire, Explosion, Automobile, Property	44
123	Local Government	489	Fire, Explosion	44
124	London Assurance	215	Fire, Explosion, Inland Transportation, Automobile, Property	44
125	London-Canada	216	Fire, Automobile, Explosion, Hail, Property	44
126	London Guarantee & Accident	63	Accident, Sickness, Fire, Automobile, Hail, Guarantee, Liability, Plate Glass, Burglary, Explosion, Property	45
127	London & Lancashire Guarantee & Accident	402	Fire, Accident, Sickness, Automobile, Guarantee, Liability, Inland Transportation, Burglary	45
128	London & Lancashire Ins	407	Fire, Automobile, Explosion, Property	45
129	London Life	416	Life, Accident, Sickness	45
130	London and Provincial	437	Fire, Accident, Automobile, Burglary, Liability, Guarantee, Plate Glass, Sickness, Explosion, Property	45
131	London and Scottish	438	Life, Fire, Accident, Automobile, Burglary, Hail, Plate Glass, Sickness, Explosion, Property	46
132	Loyal Protective	47	Accident, Sickness	46
133	Lumbermen's	404	Fire	46
134	Manufacturers Life	12	Life	46
135	Marine	222	Automobile, Fire, Inland Transportation, Inland Marine, Ocean Marine	47
136	Maryland Casualty	423	Accident, Burglary, Forgery, Guarantee, Liability, Steam Boiler, Plate Glass, Sickness, Automobile, Property	47
137	Maryland Ins	11	Fire, Explosion	47
138	Mercantile Fire	409	Fire, Explosion, Property	47
139	Merchants Casualty	13	Accident, Sickness, Automobile	47
140	Merchants Fire, N.Y.	426	Fire, Explosion	48
141	Merchants Fire	167	Fire, Automobile	48
142	Merchants Marine	390	Fire, Automobile, Explosion, Property	50
143	Metropolitan Casualty	230	Forgery	51
144	Monarch Accident	44	Accident, Sickness	51
145	Monarch Life	14	Life	51
146	Montreal Life	65	Life	51
147	Motor Union	42	Fire, Accident, Automobile, Explosion, Plate Glass, Liability, Inland Marine, Property	52
148	Mount Royal	96	Fire, Plate Glass, Automobile, Explosion	52
149	Mutual Life and Citizens	94	Life	52
150	National-Ben Franklin	212	Fire, Automobile	52
151	National Fire of Hartford	424	Fire, Explosion, Inland Transportation, Hail, Automobile, Property	53
152	National Guaranty	478	Fire	53
153	National Life	229	Life	53
154	National Provincial	488	Fire, Explosion, Plate Glass	53
155	National Surety	66	Burglary, Guarantee, Forgery, Credit	53
156	National Union Fire	64	Fire, Automobile, Hail, Property	54
157	Nationale Fire, Paris, France	311	Fire, Explosion	54
158	Newark Fire	431	Fire, Automobile, Explosion, Property	54
159	New Hampshire Fire	446	Fire, Explosion, Property	54
160	New Jersey	76	Fire	54
161	New York Casualty	401	Plate Glass, Accident, Liability, Property, Automobile, Burglary, Guarantee, Steam Boiler	55
162	New York Underwriters	227	Fire, Explosion, Hail, Automobile, Property	55
163	Niagara Fire	20	Fire, Explosion, Automobile, Inland Transportation, Property	55
164	North American Accident	95	Accident, Plate Glass, Automobile, Liability, Burglary, Sickness	55
165	North American Life	315	Life	56
166	North British and Mercantile	447	Fire, Life, Explosion, Accident, Automobile, Burglary, Guarantee, Inland Transportation, Plate Glass, Sickness, Property	56
167	North Empire Fire	71	Fire, Explosion	56
168	North River	396	Fire, Epxlosion, Property	56
169	North West Fire	439	Fire	57
170	Northern Assurance	316	Fire, Accident, Automobile, Liability, Guarantee, Plate Glass, Sickness, Burglary, Inland Transportation, Explosion Inland Marine, Ocean Marine, Steam Boiler, Property	57
171	Northern Life	67	Life	57
172	Northwestern National	213	Fire, Automobile	57
173	Norwich Union Fire	394	Fire, Accident, Sickness, Automobile, Plate Glass, Burglary, Guarantee, Liability, Explosion, Property, Inland Transportation, Ocean Marine	57
174	Occidental Fire	356	Fire, Explosion, Automobile, Property	58
175	Ocean Accident and Guarantee	35	Fire, Accident, Sickness, Automobile, Plate Glass, Burglary, Guarantee, Steam Boiler, Explosion, Property, Liability	58
176	Ontario Equitable Life	168	Life, Accident, Sickness	58
177	Pacific Coast Fire	161	Fire, Automobile, Property, Accident, Explosion	63
178	Pacific Fire	428	Fire, Explosion	63
179	Palatine	15	Fire, Automobile, Explosion, Property	63
180	Patriotic	37	Fire, Explosion, Property	64
181	Phenix of Paris, France	32	Fire, Explosion	64
182	Phoenix of London	160	Life, Fire, Explosion, Automobile, Property, Ocean Marine	64

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184	Pilot, Automobile and Accident	392	Fire, Automobile, Accident, Sickness, Inland Transportation, Plate Glass, Burglary, Guarantee, Liability, Bond	64
185	Pioneer	475	Fire	66
186	Preferred Accident	165	Accident, Sickness, Automobile	67
187	Protective Association, Can.	16	Accident, Sickness	67
188	Providence Washington	474	Fire, Automobile, Explosion, Inland Transportation, Property, Inland Marine, Ocean Marine	67
189	Provident	395	Fire, Accident, Sickness, Guarantee, Automobile, Plate Glass, Burglary	67
190	Provincial	225	Fire, Explosion, Automobile, Property	71
191	Prudential	399	Fire	71
192	Quebec Fire	406	Fire, Explosion, Property	71
193	Queen City Fire	415	Fire	71
194	Queen	433	Fire, Automobile, Explosion, Inland Transportation, Property	74
195	Queensland	60	Fire, Accident, Sickness, Ocean Marine, Automobile, Liability, Explosion, Burglary, Plate Glass, Property	74
196	Railway Passengers'	357	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Inland Transportation, Sickness	74
197	Reliance of Canada	326	Fire, Explosion, Property	74
198	Ridgeley Protective	48	Accident, Sickness	74
199	Rossia Reinsurance	462	Fire	75
200	Royal Exchange	487	Fire, Accident, Automobile, Explosion, Guarantee, Sickness, Inland Marine, Burglary, Property, Liability, Ocean Marine	75
201	Royal Insurance	435	Fire, Life, Accident, Automobile, Burglary, Explosion, Forgery, Guarantee, Plate Glass, Sickness, Steam Boiler, Property Liability	75
202	Royal Scottish	317	Fire, Explosion	75
203	St. Paul Fire and Marine	79	Fire, Explosion, Automobile, Inland Marine, Inland Transportation, Ocean Marine, Property	76
204	Saint Paul-Mercury Indemnity	223	Automobile	76
205	Sauvegarde, La, Life	82	Life	76
206	Scottish Canadian	443	Fire, Explosion, Property	76
207	Scottish Metropolitan	400	Fire, Accident, Automobile, Guarantee, Inland Transportation, Inland Marine, Ocean Marine, Plate Glass, Sickness, Explosion, Property	76
208	Scottish Union and National	21	Fire, Automobile, Explosion, Property	77
209	Sea	39	Fire, Explosion, Property	77
210	Security	467	Fire, Explosion, Automobile, Property	77
211	Security Life*	33	Life	77
212	Sentinel Fire	496	Fire, Property	77
213	Sovereign Life	221	Life	78
214	Springfield Fire and Marine	440	Fire, Hail, Explosion, Automobile, Property	78
215	Standard Marine	36	Inland Transportation, Inland Marine, Ocean Marine	78
216	State Assurance	491	Fire, Explosion	78
217	Stuyvesant	427	Fire	78
218	Sun Insurance Office	40	Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Explosion, Liability, Property	79
219	Sun Life	46	Life	79
220	Tokio Marine and Fire	158	Fire, Inland Transportation, Inland Marine, Ocean Marine	79
221	Toronto Casualty	166	Fire, Automobile, Inland Marine, Ocean Marine, Sickness, Plate Glass, Burglary, Accident, Guarantee, Inland Transportation, Liability, Hail, Property	79
222	Travelers Indemnity	354	Accident, Steam Boiler, Automobile, Plate Glass, Burglary, Liability, Property	82
223	Travelers Insurance	352	Life, Accident, Sickness	82
224	Union Assurance Society	444	Fire, Burglary, Plate Glass, Sickness, Automobile, Inland Transportation, Explosion, Property, Accident	83
225	Union Fire of Paris	34	Fire, Explosion	83
226	Union of Canton	387	Fire, Automobile, Burglary, Accident, Hail, Inland Transportation, Inland Marine, Sickness, Ocean Marine, Explosion, Property	83
227	United British	43	Fire, Automobile, Explosion, Property	83
228	United States Fidelity	22	Accident, Burglary, Forgery, Guarantee, Plate Glass, Sickness, Automobile	83
229	United States Fire	393	Fire, Explosion, Automobile, Inland Transportation, Property	84
230	United States Life	23	Life	84
231	United States Merchants and Shippers	419	Fire, Inland Transportation, Inland Marine, Ocean Marine, Property	84
232	Westchester Fire	327	Fire, Explosion	84
233	Western	397	Fire, Automobile, Inland Transportation, Burglary, Guarantee, Explosion, Accident, Sickness, Plate Glass, Liability, Property, Inland Marine, Ocean Marine	84
234	World Fire and Marine	231	Fire, Automobile, Inland Transportation, Explosion, Hail, Property	85
235	World Marine and General	318	Fire, Explosion, Inland Transportation, Accident, Sickness, Automobile, Burglary, Guarantee, Plate Glass, Steam Boiler, Property	85
236	Yangtsze	49	Fire, Explosion	85
237	Yorkshire	445	Fire, Accident, Automobile, Burglary, Liability, Guarantee, Live Stock, Plate Glass, Sickness, Explosion, Property, Inland Transportation, Inland Marine, Ocean Marine	85
238	Zurich	325	Accident, Automobile, Burglary, Plate Glass, Sickness, Steam Boiler	85

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*Reinsured with the Confederation Life Association, agreement Sept. 5th, 1928.

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1	Algoma	173	Fire	89
2	Amherst Island	258	Fire	90
3	Ayr Farmers'	453	Fire	91
4	Bay of Quinte Agricultural	259	Fire	92
5	Bertie and Willoughby Farmers'	174	Fire	93
6	Blanshard	175	Fire	94
7	Blenheim, North	333	Fire	95
8	Brant County Farmers'	294	Fire	96
9	Canadian Millers'	176	Fire. Insurance limited to insuring on the premium note plan against fire and lightning, buildings, plant and stocks of millers and grain dealers used in connection with the milling or grain trade	97
10	Caradoc Farmers'	334	Fire	99
11	Clinton	288	Fire	100
12	Culross	260	Fire	101
13	Dereham and West Oxford	335	Fire	102
14	Dorchester, North and South	177	Fire	103
15	Downie	348	Fire	104
16	Dufferin Farmers'	261	Fire	105
17	Dumfries, North, and Waterloo, South	336	Fire	106
18	Dunwich Farmers'	178	Fire	108
19	Easthope, South, Farmers'	454	Fire	109
20	Ekfrid	337	Fire	110
21	Elma Farmers'	262	Fire	111
22	Eramosa	338	Fire	112
23	Erie Farmers'	339	Fire	113
24	Farmers' Central	179	Fire	114
25	Farmers' Union	264	Fire	115
26	Formosa	180	Fire	116
27	Germania Farmers'	263	Fire	117
28	Glengarry Farmers'	455	Fire	119
29	Grand River	340	Fire	120
30	Grenville Patron	456	Fire	121
31	Grey and Bruce	341	Fire	122
32	Guelph Township	457	Fire	123
33	Halton Union	181	Fire	124
34	Hamilton Township	289	Fire	125
35	Hay Township	182	Fire	126
36	Hopewell Creek	183	Fire	127
37	Howard Farmers'	265	Fire	128
38	Howick	342	Fire	129
39	Kent and Essex	184	Fire	130
40	Lambton	266	Fire	132
41	Lanark County	267	Fire	133
42	Lennox and Addington	185	Fire	134
43	Lobo	186	Fire	135
44	London Township	268	Fire	136
45	McGillivray	269	Fire	137
46	McKillop	458	Fire	139
47	Maple Leaf	344	Fire	140
48	Nichol	187	Fire	141
49	Nissouri	270	Fire	142
50	Norfolk	271	Fire	143
51	North Kent	188	Fire	144
52	Oneida	189	Fire	145
53	Ontario Threshermen's	345	Fire	146
54	Osgoode	274	Fire	147
55	Otter	272	Fire	148
56	Oxford Farmers'	273	Fire	149
57	Peel County	275	Fire	150
58	Peel and Maryborough	290	Fire	151
59	Prescott Farmers'	276	Fire	152
60	Puslinch	277	Fire	154
61	Saltfleet and Binbrook	477	Fire	155
62	Southwold	278	Fire	156
63	Sydenham	346	Fire	157
64	Townsend Farmers'	191	Fire	158
65	Usborne and Hibbert	279	Fire	159
66	Walpole Farmers'	192	Fire	160
67	Waterloo, North	281	Fire	161
68	Wawanosh, West	280	Fire	162
69	Westminster Township	292	Fire	163
70	Williams, East	293	Fire	164
71	Yarmouth	347	Fire	165
	Farmers Mutuals—Weather			
1	Huron Weather	343	Weather	167
2	Ontario Farmers' Weather	190	Weather	167
3	Western Farmers' Weather	291	Weather	168
	Associated New England Factory Mutuals			
1	American Mutual, Providence, R.I.	501	Fire	170
2	Arkwright Mutual, Boston, Mass.	502	Fire	172

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4	**Boston Mfrs. Mutual, Boston, Mass.**	504	Fire	175
5	**Cotton & Woollen Mfrs. Mutual, Boston, Mass**	505	Fire	177
6	**Enterprise Mutual, Providence, R.I.**	506	Fire	179
7	**Fall River Mfrs., Fall River, Mass.**	507	Fire	181
8	**Firemen's Mutual, Providence, R.I.**	508	Fire	183
9	**Hope Mutual, Providence, R.I.**	509	Fire	185
10	**Keystone Mutual, Philadelphia, Pa.**	511	Fire	187
11	**Manton Mutual, Philadelphia, Pa.**	512	Fire	188
12	**Manufacturers Mutual, Providence**	513	Fire	190
13	**Mechanics Mutual, Providence, R. I.**	514	Fire	192
14	**Mercantile Mutual, Providence, R.I.**	515	Fire	194
15	**Merchants Mutual, Providence, R.I.**	516	Fire	196
16	**Mill Owners' Mutual, Chicago, Ill.**	517	Fire	198
17	**Narragansett Mutual, Providence, R.I.**	518	Fire	200
18	**National Mutual, Philadelphia, Pa.**	519	Fire	202
19	**Paper Mill Mutual, Boston, Mass.**	520	Fire	204
20	**Philadelphia Mfrs. Mutual, Pa.**	521	Fire	205
21	**Protection Mutual, Chicago, Ill.**	522	Fire	207
22	**Rhode Island Mutual, Providence, R.I.**	523	Fire	209
23	**Rubber Mfrs. Mutual, Boston, Mass.**	524	Fire	211
24	**Standard Mutual, Philadelphia, Pa.**	525	Fire	213
25	**State Mutual, Providence, R.I.**	526	Fire	215
26	**What Cheer Mutual, Providence, R.I.**	527	Fire	217
27	**Worcester Mfrs. Mutual, Pa.**	528	Fire	219
	Other Mutuals			
1	**Central Manufacturers'**	90	Fire and Automobile	222
2	**Hardware Dealers'**	100	Fire	222
3	**Lumbermen's Mut. Casualty**	89	Automobile, Plate Glass, Accident	222
4	**Lumbermen's Mut. Ins. Co.**	88	Fire, Automobile	223
5	**Metropolitan Life**	171	Life, Accident and Sickness	223
6	**Mill Owners**	349	Fire, Explosion and Property	223
7	**Minnesota Implement**	101	Fire	224
8	**Mutual Life, New York**	172	Life	224
9	**New York Life**	193	Life	224
10	**Northwestern Mutual**	194	Fire, Automobile and Property	224
11	**Prudential**	287	Life, Accident and Sickness	225
12	**Retail Hardware**	99	Fire	225
13	**Royal Guardians**	295	Life, Accident and Sickness	225
14	**Standard Life**	91	Life	226
15	**State Life**	98	Life	226
16	**Union Mutual Life**	93	Life	226
17	**United Mutual Fire**	350	Fire, Explosion and Property	226

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2	Gore	282	Fire	230
3	Millers' National	451	Fire	232
4	Perth	296	Fire	233
5	Waterloo	332	Fire	235

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Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	**Alliance Nationale**	87	Life, Sick and Funeral benefits	241
2	**Ancient Order of Foresters**	205	Life, Sick and Funeral benefits	241
3	**Artisans la Societe des Can**	149	Life, Sick and Funeral benefits	241
4	**Canadian Order Chosen Friends**	86	Life, Sick and Funeral benefits	242
5	**Canadian Order Foresters**	482	Life, Sick and Funeral benefits	247
6	**Canadian Order Oddfellows**	151	Life, Sick and Funeral benefits	255
7	**Canadian Order Woodmen of World**	83	Life, Sick and Funeral benefits	258
8	**Catholic Order Foresters**	199	Life	259
9	**Catholic Mut. Ben. Assoc**	148	Life, Sick and Funeral benefits	259

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10	Civil Service Mut. Ben. Soc.	202	Life	298
11	Commercial Travellers' Assoc. of Can.	154	Life	259
12	Commercial Travellers' Mut. Ins. Soc.	200	Life	260
13	Hamilton Firemen	285	Life	260
14	Hamilton Police	481	Life, Sick and Funeral benefits	262
15	Independent Order of Foresters	150	Life, Sick and Funeral benefits	263
16	Jewish National Workers' Alliance	203	Life, Sick and Funeral benefits	264
17	Knights of Columbus	147	Life	264
18	Knights of Malta	495	Life, Sick and Funeral benefits	264
19	Knights of Pythias	204	Life	266
20	London Police	297	Life	266
21	Maccabees, The	196	Life, Sick and Funeral benefits	268
22	National Fraternal Society of the Deaf	284	Life, Sick and Funeral benefits	268
23	Oddfellows Relief Association	84	Life	268
24	Ontario Commercial Trav. Assn.	197	Life	274
25	Orange Grand Lodge of Brit. Amer.	198	Life, Sick and Funeral benefits	276
26	Ottawa Firemen's Sup. and Ben.	286	Life, Sick and Funeral benefits	276
27	Ottawa Police Ben. Fund. Assn.	153	Life	277
28	Royal Arcanum, Supreme Council	152	Life	278
29	Royal Templars of Temperance	206	Life, Sick and Funeral benefits	278
30	Sons of England	195	Life, Sick and Funeral benefits	281
31	Sons of Scotland	85	Life, Sick and Funeral benefits	284
32	St. Joseph Union of Can.	351	Life, Sick and Funeral benefits	288
33	Toronto Firemen	497	Life	293
34	Toronto Police	469	Life	294
35	Western Mut. Life Assn.	17	Life	297
36	Women's Ben. Assn.	50	Life, Sick and Funeral benefits	297

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1	American Watch Case Co. Employees'	235	Sick and Funeral benefits	306
2	Army and Navy Veterans, Toronto	135	Sick and Funeral benefits	306
3	Army and Navy Veterans, Hamilton	136	Sick and Funeral benefits	306
4	Bain Wagon Co. Employees'	359	Sick and Funeral benefits	306
5	Beaver Sick and Funeral Ben. Club	145	Sick add Funeral benefits	306
6	Brantford Carriage Co.	358	Sick and Funeral benefits	306
7	Brown Bros., Limited, Employees'	125	Sick and Funeral benefits	306
8	Brantford Hungarian M.B.	123	Sick and Funeral benefits	306
9	Brunner Mond M.B.	120	Sick and Funeral benefits	306
10	Canada Cycle and Motor Co. Employees'	103	Sick and Funeral benefits	306
11	Canada Furniture Employees'	254	Sick and Funeral benefits	306
12	Canadian Allis-Chalmers Employees'	360	Sick and Funeral benefits	306
13	Canadian Carpenters and Joiners	361	Sick and Funeral benefits	306
14	Canadian Gen. Elec. Co. Ward St. Works Div.	102	Sick and Funeral benefits	306
15	Canadian Hebrew	118	Sick and Funeral benefits	306
16	Canadian Order of Rechabites	362	Sick and Funeral benefits	306
17	Canadian Pacific Expressmen's	104	Sick and Funeral benefits	306
18	Cigarmakers' Union, No. 27, Toronto	363	Sick and Funeral benefits	306
19	Cigarmakers' Union, No. 55, Hamilton	137	Sick and Funeral benefits	306
20	Cobban Mfg. Co. Employees'	138	Sick and Funeral benefits	306
21	Cockshutt Plow Co.	105	Sick and Funeral benefits	306
22	Consumers' Gas Co. Employees'	119	Sick and Funeral benefits	306
23	Czenstochower Aid Society	139	Sick and Funeral benefits	306
24	Daughters and Maids of England	124	Sick and Funeral benefits	306
25	Dom. Forge and Stamping Co., Ltd., Employees'	364	Sick and Funeral benefits	306
26	Dunlop Tire and Rubber Goods Employees'	106	Sick and Funeral benefits	306
27	Employees' Seaman Kent Co., Ltd.	126	Sick and Funeral benefits	306
28	Engineers'	365	Sick and Funeral benefits	306
29	Evening Telegram Employees'	236	Sick and Funeral benefits	306
30	Globe Printing Co. Employees'	107	Sick and Funeral benefits	306
31	Goodyear Relief Asso.	237	Sick and Funeral benefits	306
32	Goold, Shapley and Muir Co. Employees'	366	Sick and Funeral benefits	306
33	Grand Order of Israel Ben. Soc.	238	Sick and Funeral benefits	306
34	B. Greening Wire Co., Ltd., Employees	127	Sick and Funeral benefits	306
35	Greey's Employees'	498	Sick and Funeral benefits	306
36	Gutta Percha Co. Employees'	108	Sick and Funeral benefits	306
37	H. A. Mut. Ben. Assn.	121	Sick and Funeral benefits	306
38	Hamilton Rolling Mills	140	Sick and Funeral benefits	306
39	Hamilton St. Stanislaus	532	Sick and Funeral benefits	306
40	Hebrew Friendly	494	Sick and Funeral benefits	306
41	Hebrew Sick Ben.	141	Sick and Funeral benefits	306
42	Heintzman and Co. Employees'	109	Sick and Funeral benefits	306
43	Hibernians, Ancient Order of	448	Sick and Funeral benefits	306

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44	Imperial Varnish & Colour	367	Sick and Funeral benefits	307
45	Irish Catholic Ben. Union	368	Sick and Funeral benefits	307
46	Italo-Canadese Ben	529	Sick and Funeral benefits	307
47	Judean Ben. and Friendly	239	Sick and Funeral benefits	307
48	Kieltzer Sick Ben. Soc., Toronto	269	Sick and Funeral benefits	307
49	Knights of Pythias, Grand Lodge of Ont	115	Sick and Funeral benefits	307
50	Labour League	255	Sick and Funeral benefits	307
51	Ladies' Orange	370	Sick and Funeral benefits	307
52	Leaside Mutual Aid	129	Sick and Funeral benefits	307
53	Linitzer	256	Sick and Funeral benefits	307
54	Loyal Orange Young Briton Lodge No. 33	499	Sick and Funeral benefits	307
55	Loyal Order of Moose	110	Sick and Funeral benefits	307
56	Loyal True Blue Association	240	Sick and Funeral benefits	307
57	MacLean Publishing Co., Ltd., Mech. Division	372	Sick and Funeral benefits	307
58	Massey-Harris (Toronto) Employees'	112	Sick and Funeral benefits	307
59	Massey-Harris, Limited, Brantford Employees'	257	Sick and Funeral benefits	307
60	Mozirer	241	Sick and Funeral benefits	307
61	Mutual Masonic Compact	111	Sick and Fnneral benefits	307
62	National Cash Register Co. Employees'	483	Sick and Funeral benefits	307
63	National Iron Works Employees'	484	Sick and Funeral benefits	307
64	Oddfellows, Independent Order of	134	Sick and Funeral benefits	303
65	Oddfellows, Manchester Unity, Ind. Order of	371	Sick and Funeral benefits	307
66	Orange Grand Lodge, Ontario W	242	Sick and Funeral benefits	307
67	Ostrowetz Independent	449	Sick and Funeral benefits	307
68	Ottawa Hebrew	243	Sick and Funeral benefits	307
69	Ottawa Typographical Union No. 102	244	Sick and Funeral benefits	307
70	Polish Alliance	245	Sick and Funeral benefits	307
71	Postal Benefit Association of Toronto	246	Sick and Funeral benefits	307
72	Pride of Israel	142	Sick and Funeral benefits	307
73	Rogers, Wm., Co., Welfare	250	Sick and Funeral benefits	307
74	Russell Gear and Machine Co. Employees'	381	Sick and Funeral benefits	307
75	Ryerson Press	128	Sick and Funeral benefits	307
76	Sawyer-Massey Co. Ltd., Employees'	130	Sick and Funeral benefits	307
77	Simmons, Limited, Employees'	248	Sick and Funeral benefits	307
78	Slingsby Mfg. Co., Ltd., Employees'	249	Sick and Funeral benefits	307
79	Societa Figli di Mutuo Soc. St. An., Ottawa	374	Sick and Funeral benefits	307
80	Societa Italiana Di M.S. Gug. Marconi	377	Sick and Funeral benefits	307
81	Societa di Mutuo Soc. La Trin., Toronto	376	Sick and Funeral benefits	307
82	Societa di Mutuo Soc. Recalmutes	375	Sick and Funeral benefits	307
83	Sons and Daughters of Ireland	379	Sick and Funeral benefits	307
84	Sons of Jacob	470	Sick and Funeral benefits	307
85	Sons of Lithuania	378	Sick and Funeral benefits	307
86	St. Albert	131	Sick and Funeral benefits	307
87	St. Boniface	486	Sick and Funeral benefits	307
88	St. David's Y.P.U. Soc	143	Sick and Funeral benefits	307
89	St. Joseph's Aid (Formosa)	247	Sick and Funeral benefits	307
90	Star of Italy	116	Sick and Funeral benefits	307
91	Star	380	Sick and Funeral benefits	307
92	Steel Co. of Canada, Hamilton, Employees'	144	Sick and Funeral benefits	307
93	Theatrical Mut. Assn., Toronto	117	Sick and Funeral benefits	307
94	Theatrical Mut. Assn., of Hamilton	382	Sick and Funeral benefits	307
95	Toronto Civic Employees'	383	Sick and Funeral benefits	307
96	Toronto Hebrew	251	Sick and Funeral benefits	307
97	Toronto H.E. Employees'	132	Sick and Funeral benefits	307
98	Toronto Musical Protective Assn	114	Sick and Funeral benefits	307
99	Toronto Railway Employees' Union	133	Sick and Funeral benefits	308
100	Toronto Typographical Union, No. 91	253	Sick and Funeral benefits	308
101	Toronto Independent Benevolent	252	Sick and Funeral benefits	307
102	Transportation Club of Toronto	122	Sick and Funeral benefits	308
103	Ulga Mutual Ben. Soc	531	Sick and Funeral benefits	308
104	Union St. Jean Baptiste, Ottawa	373	Sick and Funeral benefits	308
105	Union of Ukrainian Brotherhoods	543	Sick and Funeral benefits	308
106	United Roumanian Soc	146	Sick and Funeral benefits	308
107	Waitresses' Club	500	Sick and Funeral benefits	308
108	Verity Plow Co	384	Sick and Funeral benefits	308
109	Willys-Overland Employees'	113	Sick and Funeral benefits	308
110	Young Men's Hebrew Assn	493	Sick and Funeral benefits	308
111	Zion Ben. Soc	450	Sick and Funeral benefits	308

CLASS F—COMPANIES NOT WITHIN A, B, C, D OR E

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	Mutual Life Ass'ce of Can	92	Life	321
2	Wellington Fire*	452	Fire	321

*A Joint Stock Company, Jan. 1st, 1928.

INDEX AND LICENSE REGISTER—Continued

CLASS G—RECIPROCAL OR INTER-INSURANCE EXCHANGES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	Affiliated Underwriters	309	Fire	325
2	American Exchange Underwriters	303	Fire	326
3	Canners Exchange (Warner)	534	Fire	328
4	Epperson Underwriters	301	Fire	330
5	Fireproof-Sprinklered Underwriters	485	Fire	331
6	Individual Underwriters	308	Fire	333
7	Inter-Insurer's Exchange	306	Fire	335
8	Lumbermen's Underwriting Alliance	302	Fire	336
9	Manufacturing Lumbermen's Underwriters	310	Fire	338
10	New York Reciprocal Underwriters	307	Fire	340
11	Reciprocal Exchange	304	Fire	341
12	Underwriters Exchange	306	Fire	343
13	Warner Reciprocal Insurers	533	Fire	345

CLASS H—LLOYDS

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
	Nil	....		

CLASS I—PENSION FUND ASSOCIATIONS

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	Les Prevoyants du Canada	536	Life	349
2	Societe Saint-Jean Baptiste de Montreal	530	Life	352

INDEX ADDENDA

NAMES OF INSURERS AUTHORIZED TO TRANSACT ADDITIONAL CLASSES OF INSURANCE BETWEEN JANUARY 1ST, 1928, AND DATE OF THIS REPORT

Name of Insurer	Supplementary License Number	Effective date of Supplementary License	Additional classes of insurance for which authorized
Joint Stock (*A*)			
Hudson Bay	429A	Jan. 6	Automobile
Northwestern National	213A	Mar. 24	Property
Canadian General Insurance Company	466A	April 4	Fire
British Northwestern	463A	April 4	Automobile
Prudential Assurance Company, Limited	1016A	Sept. 10	Accident, Automobile, Liability Burglary, Guarantee, Inland Transportation, Plate Glass, Sickness.
General Casualty Ins. Co. of Paris, France	847A	Oct. 27	Inland Marine.
Mutual (*B*)			
Hardware Dealers	100A	April 16	Automobile
Minnesota Implement	101A	April 16	Automobile
Retail Hardware	99A	April 16	Automobile

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1ST, 1928, AND DATE OF THIS REPORT

Name of Insurer	License No.	Effective date of License	Classes of Insurance
Joint Stock (A)			
American Automobile Fire	538	Jan. 3	Automobile
Assecuranz Union Von, 1865	1104	Sept. 14	Fire
Atlantic Insurance Co	861	June 19	Fire, Automobile, Guarantee, Explosion, Steam Boiler, Burglary, Accident, Sickness, Inland Transportation, Inland Marine, Ocean Marine, Live Stock, Plate Glass, Liability Bond, Forgery and Property
British Canadian	539	Jan. 3	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Inland Transportation, Plate Glass, Sickness, Steam Boiler, Liability, Property, Inland Marine, Ocean Marine
British Empire Ins. Co	987	July 1	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Inland Transportation, Plate Glass, Sickness, Liability, Property, Inland Marine and Ocean Marine
Constitution Indemnity Company	561	May 14	Automobile
General Indemnity	545	Feb. 24	Forgery
Imperial Guarantee & Accident Ins. Co	986	July 1	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Inland Transportation, Plate Glass, Sickness, Liability, Property, Inland Marine and Ocean Marine
Mercury	550	April 28	Fire, Automobile, Explosion and Property
Milwaukee Mechanics' Insurance Co	1100	May 1	Fire and Explosion Insurance.
National Union Indemnity Company	1020	May 11	Accident, Automobile, Burglary and Plate Glass
Occidental Life Insurance Company	1099	Aug. 15	Life, Accident and Sickness
Pearl	540	Jan. 6	Fire, Explosion, Property
Planet	537	Jan. 3	Fire
Rhode Island	541	Jan. 6	Fire, Explosion, Property
Trans-Canada	549	April 16	Fire, Automobile, Plate Glass and Explosion
Universal	547	Mar. 7	Fire, Explosion, Property
Western Life Assurance Company	1021	July 10	Life Insurance
Class (D) Fraternal			
Verhovay Aid Association	923	July 1	Life Insurance, Sick and Funeral Benefits
Mutual Benefit (E)			
Canadian Hungarian	544	Jan. 14	Sick and Funeral benefits
Canadian National Expressman's	548	Mar. 26	Sick and Funeral benefits
Order Sons of Italy of Ontario	546	Feb. 24	Sick and Funeral benefits
Warshaver Mutual Benefit Society	1097	Aug. 14	Sick and Funeral benefits
Class (F)			
Commerce Mutual Fire Insurance Co	1107	Oct. 29	Fire
Stanstead and Sherbrooke	542	Jan. 1	Fire Limited to the Cash Plan
Class (G)			
Metropolitan Inter-Insurers	1102	Sept. 4	Fire Insurance
National Lumber Manufacturers' Inter-Insurance Exchange	1103	Sept. 4	Fire Insurance

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN JANUARY 1ST, 1928, AND DATE OF THIS REPORT

Name of Insurer	
Joint Stock Insurance Companies (A)	
Atlantic Insurance Company Limited	Reinsured in the Toronto Casualty Fire and Marine Insurance Co. Order-in-Council dated December 11th, 1928.
Dominion Gresham	Went into voluntary liquidation May 30th, 1928.
Security Life Insurance Company	Reinsured with the Confederation Life Association agreement, Sept. 5, 1928.
Fraternal Societies (D)	
Western Mutual Life Association	Business as at December 31, 1927, was reinsured with the Occidental Life Insurance Company.
Mutual Benefit Societies (E)	
Waitresses' Club	License expired June 30th and not renewed.

I

ANNUAL STATEMENTS

A

JOINT STOCK INSURANCE COMPANIES

N.B.—The following is the note referred to at the foot of certain pages among the Joint Stock Insurance Companies, viz.:

"The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

A

ACADIA FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, C. C. Blackadar, Halifax, N.S.; Vice-President, A. E. Jones, Halifax, N.S.; Secretary-Treasurer, R. K. Elliott, Halifax, N.S. (also 100 St. Francois St., Montreal).

Directors.—C. H. Mitchell, Halifax, N.S.; G. R. Hart, Halifax, N.S.; W. M. P. Webster, Halifax, N.S.; J. B. Paterson, Montreal, Que.

Chief or General Agent in Ontario.—Percy E. Henderson, 18 Toronto St., Toronto.

Date of incorporation.—March 31, 1862. *Date commenced business in Canada.*—July 31, 1905.‡

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid up	$400,000	Premiums—Ontario (net)	$47,922
Total assets	1,167,185	Premiums—Total business (net)	232,374
Total liabilities	283,409	Claims—Ontario (net)	16,160
Surplus protection—Policyholders	883,775	Claims—Total business (net)	125,593

AETNA CASUALTY AND SURETY COMPANY*

HEAD OFFICE, HARTFORD, CONN., U.S.A.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—G. M. Cumming, C.P.R. Bldg., Toronto.

Date of Incorporation.—May 2, 1883.† *Date commenced business in Canada.*—May 26, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$3,007
Assets in Canada	124,484	Premiums—Canada (net)	51,979
Liabilities in Canada	44,583	Claims—Ontario (net)	5,018
		Claims—Canada (net)	45,461

AETNA INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN., U.S.A.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of incorporation.—June 5, 1818. *Date commenced business in Canada.*—1821.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$203,452
Assets in Canada	927,862	Premiums—Canada (net)	692,185
Liabilities in Canada	365,554	Claims—Ontario (net)	94,746
		Claims—Canada (net)	357,371

AETNA LIFE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—G. M. Cumming, C.P.R. Building, Toronto.

Date of incorporation.—June, 1820. *Date commenced business in Canada.*—1850.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$15,000,000	Premiums—Ontario (net)	$679,076
Assets in Canada	10,180,574	Premiums—Canada (net)	1,916,425
Ontario business in force (gross)	21,122,770	Death Claims—Ontario (net)	493,873
Canadian business in force (gross)	58,543,397	Death Claims—Canada (net)	874,401

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*See note on page 1.

‡Prior to this date business confined to Province of Nova Scotia.

†Original name was Hartford Equitable Indemnity Company.

AGRICULTURAL INSURANCE COMPANY*

HEAD OFFICE, WATERTOWN, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Percy S. Grant, Toronto.
Chief or General Agent in Ontario.—Percy S. Grant, 12 Wellington St. E., Toronto.
Date of incorporation.—1863. *Date commenced business in Canada.*—November 5, 1917.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$34,266
Assets in Canada	178,179	Premiums—Canada (net)	66,566
Liabilities in Canada	42,764	Claims—Ontario (net)	10,142
		Claims—Canada (net)	20,004

ALLIANCE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—E. E. Kenyon, Montreal.
Chief or General Agent in Ontario.—Heber R. Smith, 36 Toronto St., Toronto.
Date of incorporation.—August 4, 1824. *Date commenced business in Canada.*—March 1, 1892.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£1,000,000	Premiums—Ontario (net)	$180,642
Assets in Canada	$931.172	Premiums—Canada (net)	852,441
Liabilities in Canada	457,557	Claims—Ontario (net)	70,447
		Claims—Canada (net)	384,512

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, 451 St. John St., Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Robert Hampson & Son, Ltd., 451 St. John St., Montreal.

Chief or General Agent in Ontario.—Parkes, McVittie & Shaw, 4 Richmond St. E., Toronto.

Date of incorporation.—December 5, 1904. *Date commenced business in Canada.*—August 30, 1917.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$73,359
Assets in Canada	334,511	Premiums—Canada (net)	157,167
Liabilities in Canada	89,118	Claims—Ontario (net)	52,404
		Claims—Canada (net)	90,121

THE AMERICAN AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MISSOURI.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 82 King St. E., Toronto.
Date of incorporation.—1911. *Date commenced business in Canada.*—March 20, 1923.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$112,032
Assets in Canada	112,912	Premiums—Canada (net)	133,547
Liabilities in Canada	68,356	Claims—Ontario (net)	51,503
		Claims—Canada (net)	69,055

AMERICAN CENTRAL INSURANCE COMPANY*

HEAD OFFICE, ST LOUIS, MISSOURI.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Wm. P. Fess, Winnipeg.
Chief or General Agent in Ontario.—W. C. Lillie, Fort William, Ont.
Date of incorporation.—1853. *Date commenced business in Canada.*—December 17, 1912.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$22,848
Assets in Canada	476,189	Premiums—Canada (net)	226,885
Liabilities in Canada	166,864	Claims—Ontario (net)	19,789
		Claims—Canada (net)	125,125

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*See note on page 1.

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK*

HEAD OFFICE, ST. LOUIS MO.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—R. J. Mullen, Toronto.

Chief or General Agent in Ontario.—R. J. Mullen, Metropolitan Bldg., Toronto.

Date of incorporation.—1893. *Date commenced business in Canada.*—March 6, 1923.

Capital stock paid in cash	$1,000,000
Assets in Canada	255,449
Liabilities in Canada	166,847

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$98,097
Premiums—Canada (net)	209,478
Claims—Ontario (net)	23,092
Claims—Canada (net)	101,741

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, 467 St. John St., Montreal

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of incorporation.—1918. *Date commenced business in Canada.*—October 6, 1919.

Capital stock paid in cash	$700,000
Assets in Canada	155,341
Liabilities in Canada	60,341

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$32,786
Premiums—Canada (net)	99,862
Claims—Ontario (net)	18,977
Claims—Canada (net)	35,976

AMERICAN AND FOREIGN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robert J. Dale, Montreal.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of incorporation.—December, 1896. *Date commenced business in Canada.*—January 1, 1904.

Capital stock paid in cash	$1,000,000
Assets in Canada	28,107
Liabilities in Canada	10

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$2,217
Premiums—Canada (net)	6,315
Claims—Ontario (net)	.....
Claims—Canada (net)	500

THE AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.

Chief or General Agent in Ontario.—Wm. Thompson, 805 Metropolitan Bldg., Toronto.

Date of incorporation.—February 20, 1846. *Date commenced business in Canada.*—June 28 1912.

Capital stock paid in cash	$4,000,000
Assets in Canada	141,459
Liabilities in Canada	63,559

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$40,582
Premiums—Canada (net)	117,410
Claims—Ontario (net)	29,315
Claims—Canada (net)	56,880

†AMERICAN LLOYDS, INCORPORATED*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.

Chief or General Agent in Ontario.—H. H. Begg, 82 King St. East, Toronto.

Date of incorporation.—Nov. 30, 1910. *Date commenced business in Canada.*—Nov. 30, 1910.

Capital stock paid in cash	$300,000
Assets in Canada	112,073
Liabilities in Canada	25,700

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$29,320
Premiums—Canada (net)	55,101
Claims—Ontario (net)	8,827
Claims—Canada (net)	16,109

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†Name changed to American Colony Insurance Company.

*See note on page 1.

AMERICAN SURETY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. H. Hall, Metropolitan Bldg., Toronto.
Chief or General Agent in Ontario.—W. H. Hall, Metropolitan Bldg., Toronto.
Date of incorporation.—April 1, 1884. *Date commenced business in Canada.*—July, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$5,000,000	Premiums—Ontario (net)........	$20,796
Assets in Canada................	105,283	Premiums—Canada (net)........	38,947
Liabilities in Canada............	24,746	Claims—Ontario (net)..........	786
		Claims—Canada (net).......Cr.	3,268

ANGLO-SCOTTISH GENERAL COMMERCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—Thos. W. Greer, Vancouver.
Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. West, Toronto, Ont.
Date of incorporation.—1909. *Date commenced business in Canada.*—May, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£30,707	Premiums—Ontario (net)........	$80,557
Assets in Canada................	$347,928	Premiums—Canada (net)........	223,755
Liabilities in Canada............	157,703	Claims—Ontario (net)..........	35,815
		Claims—Canada (net)..........	94,670

THE ATLAS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.
Chief or General Agent in Ontario.—Irving W. Smith, 54 Adelaide St. E., Toronto.
Date of organization.—1808. *Date commenced business in Canada.*—March 7, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£264,000	Premiums—Ontario (net)........	$275,805
Assets in Canada................	$979,214	Premiums—Canada (net)........	786,531
Liabilities in Canada............	565,992	Claims—Ontario (net)..........	132,113
		Claims—Canada (net)..........	334,866

AUTOCAR FIRE & ACCIDENT INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 17 St. John St., Montreal.
Chief or General Agent in Ontario.—Mitchell & Ryerson, 90 Adelaide St. E., Toronto.
Date of incorporation.—1920. *Date commenced business in Canada.*—October 1, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$607,504	Premiums—Ontario (net)........	$64,367
Assets in Canada................	259,988	Premiums—Canada (net)........	212,932
Liabilities in Canada............	128,958	Claims—Ontario (net)..........	32,663
		Claims—Canada (net)..........	98,699

AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robert J. Dale, Montreal.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of incorporation.—1907. *Date commenced business in Canada.*—May 17, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$5,000,000	Premiums—Ontario (net)........	$33,203
Assets in Canada................	143,385	Premiums—Canada (net)........	85,858
Liabilities in Canada............	11,151	Claims—Ontario (net)..........	12,082
		Claims—Canada (net)..........	131,074

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*See note on page 1.

BALOISE FIRE INSURANCE COMPANY*

HEAD OFFICE, SWITZERLAND.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—A. H. Johnstone, Vancouver, B.C.

Chief or General Agent in Ontario.—H. Begg, 82 King St. E., Toronto.

Date of incorporation.—1863. *Date commenced business in Canada.*—March 1, 1922.

Capital stock paid in cash	Frcs. 4,000,000
Assets in Canada	$180,828
Liabilities in Canada	49,932

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$16,583
Premiums—Canada (net)	64,413
Claims—Ontario (net)	5,866
Claims—Canada (net)	29,277

BANKERS & TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. C. Urquhart, Montreal.

Chief or General Agent in Ontario.—F. G. Treloar, 15 Wellington St. E., Toronto.

Date of incorporation.—1909. *Date commenced business in Canada.*—May, 1923.

Capital stock paid in cash	£90,175
Assets in Canada	$128,887
Liabilities in Canada	76,467

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$18,498
Premiums—Canada (net)	108,645
Claims—Ontario (net)	4,066
Claims—Canada (net)	27,533

BEAVER FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. J. Christie, Winnipeg; Vice-Presidents, A. Gouzee and G. W. Allan, K.C., Winnipeg; Managing Director, A. DeJardin, Winnipeg; Secretary, G. DeJardin, Winnipeg, Man.

Directors.—W. J. Christie, A. Gouzee, G. W. Allan, K.C., A. DeJardin, G. DeJardin, D. H. Laird, K.C., F. T. Griffin and Geo. F. Galt.

Chief or General Agent in Ontario.—Colin E. Sword, Metropolitan Bldg., Toronto.

Date of incorporation.—May 16, 1913. *Date commenced business in Canada.*—Dec. 6, 1913.

Capital stock paid in cash	$300,500
Total assets	479,857
Total liabilities	82,683
Surplus protection of policyholders	397,174

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$4,180
Premiums—Total business (net)	34,095
Claims—Ontario (net)	926
Claims—Total business (net)	10,405

BOILER INSPECTION & INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO.

Officers.—President and General Manager, Henry N. Roberts, Toronto; Vice-President, J. R. L. Starr, K.C., Toronto.

Directors.—Henry N. Roberts, Toronto; Charles S. Blake, Hartford, Conn.; W. R. C. Corson, Hartford, Conn.; J. R. L. Starr, K.C., Toronto; R. R. Corson, Toronto.

Date of incorporation.—April 8, 1875. *Date commenced business in Canada.*—Oct. 9, 1875,

Capital stock paid in cash	$100,100
Total assets	804,991
Total liabilities	294,661
Surplus protection of policyholders	510,329

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$107,931
Premiums—Total business (net)	226,627
Claims—Ontario (net)	9,389
Claims—Total business (net)	21,518

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*See note on page 1.

BRITISH AMERICA ASSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, W. M. Cox, Toronto; Vice-President, H. C. Cox, Toronto; Vice-President, Geo. A. Morrow, Toronto; C. S. Wainwright and E. F. Garrow, Assistant General Managers, Toronto.

Directors.—Sir John Aird, Toronto; Robert Bickerdike, Montreal; Lt.-Col. Henry Brock, Toronto; Alfred Cooper, London, Eng.; D. B. Hanna, Toronto; Miller Lash, K.C., Toronto; T. G. McConkey, Toronto; Major-Gen. Sir Henry Pellatt, C.V.O., Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal; Geo. A. Morrow, Toronto; H. C. Cox, Toronto; W. M. Cox, Toronto; D. G. W. A. Wakeman, New York; H. J. Wyatt, New York; J. L. Parsons, New York.

Date of incorporation.—Feb. 13, 1833. *Date commenced business in Canada.*—June 19, 1835.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$750,000	Premiums—Ontario (net)	$660,244
Total assets	5,346,087	Premiums—Total business (net)	3,839,462
Total liabilities	3,532,890	Claims—Ontario (net)	358,722
Surplus protection of policyholders	1,813,197	Claims—Total business (net)	1,913,192

BRITISH COLONIAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President, Theodore Meunier, Montreal; Vice-President, B. A. Charlebois, Montreal; Manager, Theodore Meunier, Montreal; Secretary, J. J. Pollock, Montreal.

Directors.—Hon. E. L. Patenaude, Montreal; Joseph Versailles, Montreal; E. Huard, Lac Megantic, P.Q.; L. J. Desjardins, Terrebonne, P.Q.; B. Spyket, Paris, France; J. W. Cochrane, Philadelphia, Pa.; B. N. Carvalo, Hartford, Conn.; R. E. Cox, Montreal; J. B. Boss, Hartford, Conn.; C. F. Sturhahn, Hartford, Conn.; R. M. Redmond, Montreal.

Chief or General Agent in Ontario.—F. Midgeley, 357 Bay St., Toronto.

Date of incorporation.—May 19, 1909. *Date commenced business in Canada.*—June 1, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$176,210	Premiums—Ontario (net)	$152,617
Total assets	376,261	Premiums—Total business (net)	226,229
Total liabilities	146,154	Claims—Ontario (net)	80,138
Surplus protection of policyholders	230,107	Claims—Total business (net)	103,857

BRITISH CROWN ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.

Chief or General Agent in Ontario.—J. H. Riddell, 217 Bay St., Toronto.

Date of incorporation.—March, 1907. *Date commenced business in Canada.*—Nov. 2, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$125,000	Premiums—Ontario (net)	$235,146
Assets in Canada	651,060	Premiums—Canada (net)	643,480
Liabilities in Canada	381,122	Claims—Ontario (net)	115,907
		Claims—Canada (net)	405,892

THE BRITISH & EUROPEAN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Thomas F. Dobbin, Montreal.

Chief or General Agent in Ontario.—A. M. Browne, 170 Pacific Ave., Toronto.

Date of incorporation.—1908. *Date commenced business in Canada.*—July 7, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£50,000	Premiums—Ontario (net)	$19,539
Assets in Canada	$116,149	Premiums—Canada (net)	83,432
Liabilities in Canada	73,335	Claims—Ontario (net)	9,570
		Claims—Canada (net)	30,868

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*See note on page 1.

THE BRITISH GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Thomas F. Dobbin, Montreal.

Chief or General Agent in Ontario.—E. P. Beatty, Temple Bldg., Toronto.

Date of incorporation.—1904. *Date commenced business in Canada.*—Dec. 5, 1919.

Capital stock paid in cash	£175,000
Assets in Canada	$201,092
Liabilities in Canada	143,344

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$48,466
Premiums—Canada (net)	180,506
Claims—Ontario (net)	24,003
Claims—Canada (net)	87,980

THE BRITISH LAW INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—W. B. Colley and W. Kennedy, Montreal.

Chief or General Agent in Ontario.—D. L. Durrant, 36 Toronto St., Toronto.

Date of incorporation.—June 6, 1918. *Date commenced business in Canada.*—Jan. 15, 1925.

Capital stock paid in cash	$1,459,980
Assets in Canada	116,671
Liabilities in Canada	71,528

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$20,731
Premiums—Canada (net)	90,723
Claims—Ontario (net)	6,096
Claims—Canada (net)	35,457

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, J. H. Riddell, Toronto; Vice-President, E. C. G. Johnston; Managing Director, J. H. Riddell, Toronto.

Directors.—J. H. Riddell, Toronto; E. C. G. Johnston, Toronto; H. T. Fairley, Toronto; S. Fairley, Toronto; B. B. Cronyn, Toronto; S. A. Bennett, London, England; J. D. Watson, W. E. Young, London, England; A. G. MacKenzie, London, England; Sir E. M. Mountain, London, England.

Date of incorporation.—1906. *Date commenced business in Canada.*—Feb. 20, 1912.‡

Capital stock paid in cash	$248,699
Total assets	757,954
Total liabilities	177,814
Surplus protection of policyholders	331,440

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$85,969
Premiums—Total business (net)	189,762
Claims—Ontario (net)	40,931
Claims—Total business (net)	78,926

BRITISH OAK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. W. Nash, Montreal.

Chief or General Agent in Ontario.—E. D. Hardy, 465 Sparks St., Ottawa, Ont.

Date of incorporation.—1908. *Date commenced business in Canada.*—Sept. 3, 1921.

Capital stock paid in cash	$1,250,000
Assets in Canada	252,620
Liabilities in Canada	116,207

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$45,347
Premiums—Canada (net)	176,225
Claims—Ontario (net)	26,907
Claims—Canada (net)	68,028

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*See note on page 1.

‡Prior to date business was confined to Province of Manitoba.

BRITISH TRADERS INSURANCE COMPANY, LIMITED*

Head Office, Victoria, in the Colony of Hong Kong.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of organization.—1865. *Date commenced business in Canada.*—February 20, 1918.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£192,000	Premiums—Ontario (net)	$447,935
Assets in Canada	$862,642	Premiums—Canada (net)	891,393
Liabilities in Canada	479,653	Claims—Ontario (net)	267,108
		Claims—Canada (net)	564,954

CALEDONIAN AMERICAN INSURANCE COMPANY*

Head Office, New York, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—John G. Borthwick, Canada Cement Bldg., Montreal.

Chief or General Agent in Ontario.—Harry A. Newman, 1102 Excelsior Lfe Bldg. Toronto.

Date of incorporation.—1897. *Date commenced business in Canada.*—February 10, 1920.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$13,145
Assets in Canada	92,764	Premiums—Canada (net)	60,801
Liabilities in Canada	52,977	Claims—Ontario (net)	6,080
		Claims—Canada (net)	25,476

CALEDONIAN INSURANCE COMPANY*

Head Office, Edinburgh, Scotland.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—John G. Borthwick, Montreal.

Chief or General Agent in Ontario.—Geo. H. Muntz, Temple Bldg., Toronto.

Date of organization.—1805. *Date commenced business in Canada.*—February, 1883.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£129,000	Premiums—Ontario (net)	$142,184
Assets in Canada	$563,414	Premiums—Canada (net)	387,563
Liabilities in Canada	328,299	Claims—Ontario (net)	43,690
		Claims—Canada (net)	127,991

CALIFORNIA INSURANCE COMPANY*

Head Office, San Francisco, Cal.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—John Anderson, Vancouver, B.C.

Chief or General Agent in Ontario.—W. M. Hargraft, 49 Wellington St. E., Toronto.

Date of incorporation.—1861. *Date commenced business in Canada.*—November 18, 1912.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$58,644
Assets in Canada	203,761	Premiums—Canada (net)	160,479
Liabilities in Canada	104,877	Claims—Ontario (net)	23,258
		Claims—Canada (net)	49,467

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*See note on page 1.

CANADA ACCIDENT AND FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, C. H. Godfrey, Montreal; Vice-President, W. S. Jopling, Montreal; Manager and Secretary, H. F. Roden, Montreal.

Directors.—L. H. Hudson, Westmount, Que.; A. H. Ewing, Montreal; Alfred Lambert, Montreal.

Chief or General Agent in Ontario.—A. H. C. Proctor, 60 King St. W., Toronto.

Date of incorporation.—June 23, 1887. *Date commenced business in Canada.*—Sept. 10, 1888.

Capital stock paid in cash	$43,320
Total assets	1,306,696
Total liabilities	577,314
Surplus protection of policyholders	729,381

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$209,098
Premiums—Total business (net)	822,053
Claims—Ontario (net)	111,147
Claims—Total business (net)	352,401

THE CANADA LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, Herbert C. Cox, Oakville, Ont.; Vice-President, E. R. Wood, Toronto; Vice-President, Leighton McCarthy, K.C., Toronto; General Manager, T. G. McConkey, Toronto.

Directors.—Robert Bickerdike, Montreal; Brig.-Gen. Hon. Sir John N. Gibson, K.C.M.G.; F. LeM. Grasett, M.B., Toronto; Kenneth Mackenzie, Winnipeg; J. A. McLeod, Toronto; J. H. Plummer, D.C.L., Toronto; W. E. Rundle, Toronto; John Stuart, Chicago; Rt. Hon. Sir Thomas White, K.C.M.G., Toronto; A. E. Ames, Toronto; C. A. Bogart, Toronto, A. V. Davis, Pittsburgh, Pa.

Date of incorporation.—Aug. 21, 1847. *Date commenced business in Canada.*—Aug. 21, 1847.

Capital stock paid in cash	$1,000,000
Total assets	140,607,677
Ontario business in force (gross)	163,514,364
Total business in force (gross)	769,982,183

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$4,263,726
Premiums—Total business (net)	22,510,077
Death Claims—Ontario (net)	1,310,008
Death Claims—Total business (net)	5,304,259

THE CANADA NATIONAL FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, E. F. Hutchings, Winnipeg; 1st Vice-President and Managing Director, H. Sandison, Winnipeg; 2nd Vice-President, T. S. McPherson, Winnipeg; Secretary-Treasurer, C. T. Element, Winnipeg.

Directors.—J. G. Mundil, S. W. Campbell, Eugene D. Carey, F. W. Sparling, H. E. Turnbull, E. H. Hebb, John Hamilton, all of Winnipeg, Man.; L. H. Leavens, Stonewall, Man.; F. N. Darke, Regina, Sask.; F. S. Selwood, Calgary, Alta.; Cecil L. H. Branson, Victoria, B.C.; Jonathan Rogers, Vancouver, B.C.; D. M. Sanson, Toronto.

Chief or General Agent in Ontario.—W. H. George, 221 Confederation Life Bldg., Toronto.

Date of incorporation.—April 7, 1909. *Date commenced business in Canada.*—July 31, 1911.

Capital stock paid in cash	$1,894,012
Total assets	2,077,309
Total liabilities	892,024
Surplus protection of policyholders	1,185,284

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$29,035
Premiums—Total business (net)	125,303
Claims—Ontario (net)	8,629
Claims—Total business (net)	83,100

CANADA SECURITY ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, John B. Laidlaw, Toronto; Vice-President, Edmund Taylor, Calgary; Manager, Wm. A. Thomson, Toronto; Secretary, C. C. Paull, Toronto.

Directors.—Wm. A. Thomson, Toronto; Sir James W. Woods, Toronto; C. C. Paull, Toronto; G. B. Patteson, Ottawa, Ont.; Henry F. Gooderham, Toronto; C. D. Henderson, Toronto; Fred. W. Lamont, Toronto.

Date of incorporation.—May 11, 1920. *Date commenced business in Canada.*—Aug. 28, 1920.

Capital stock paid in cash	$270,000
Total assets	443,245
Total liabilities	139,480
Surplus protection of policyholders	303,764

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$57,371
Premiums—Total business (net)	230,059
Claims—Ontario (net)	28,974
Claims—Total business (net)	131,958

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*See note on page 1.

THE CANADIAN FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Riley, Winnipeg; Vice-President, G. F. Galt, Winnipeg; Managing Director, C. S. Riley, Winnipeg.

Directors.—Sir James Aikins, Winnipeg; G. V. Hastings, Winnipeg; R. R. Wilson, Winnipeg; J. L. Bathgate, Winnipeg; W. A. Murphy, Winnipeg.

Chief or General Agent in Ontario.—F. N. Boyd, Union Trust Bldg., Toronto.

Date of incorporation.—1887. *Date commenced business in Canada.*—September 1, 1897.*

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$177,536
Total assets	2,464,506	Premiums—Total business (net)	572,303
Total liabilities	831,748	Claims—Ontario (net)	53,253
Surplus protection of policyholders	1,632,758	Claims—Total business (net)	204,917

CANADIAN GENERAL INSURANCE COMPANY*

(Formerly the General Animals Insurance Company)

HEAD OFFICE, TORONTO.

Officers.—President, W. W. Evans, Toronto; Vice-President and General Manager, A. E. Dawson, Toronto; Secretary-Treasurer, G. E. Weidner, Toronto.

Directors.—Lt.-Col. C. H. Ackerman, Peterborough; J. T. Braund, Peterborough; R. A. Leduc, Montreal; M. A. Mackenzie, Toronto; G. L. Smith, Toronto.

Date of incorporation.—April 27, 1907. *Date commenced business in Canada.*—Nov. 5, 1908.‡

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$63,880	Premiums—Ontario (net)	$18,075
Total assets	94,437	Premiums—Total business (net)	55,367
Total liabilities	32,359	Claims—Ontario (net)	9,635
Surplus protection of policyholders	62,078	Claims—Total business (net)	33,213

CANADIAN INDEMNITY COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Riley, Winnipeg; Vice-President and Managing Director, C. S. Riley, Winnipeg; Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—R. T. Riley, Winnipeg; C. S. Riley, Winnipeg; G. H. Aikins, Winnipeg; J. A. Crowe, Winnipeg; G. F. Galt, Winnipeg; G. V. Hastings, Winnipeg; W. A. Murphy, Winnipeg; R. R. Wilson, Winnipeg.

Chief or General Agent in Ontario.—Frank N. Boyd, Union Trust Bldg., Toronto.

Date of incorporation.—March 23, 1916. *Date commenced business in Canada.*—Nov. 21, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$57,182
Total assets	1,020,400	Premiums—Total business (net)	930,825
Total liabilities	302,846	Claims—Ontario (net)	12,169
Surplus protection to policyholders	717,552	Claims—Total business (net)	699,135

THE CANADIAN SURETY COMPANY*

HEAD OFFICE, TORONTO.

Officers.—Chairman of the Board, Sir Geo. Burn, Ottawa; President, R. R. Brown, New York, 1st Vice-President, W. H. Hall, Toronto; 2nd Vice-President, T. Bradshaw, F.I.A., Toronto; Manager, Wm. H. Burgess, Toronto.

Date of incorporation.—May 19, 1911. *Date commenced business in Canada.*—May 15, 1913.

Directors.—F. W. Lafrentz, New York; A. J. Brown, K.C., Montreal; D. H. Cook, New York; W. L. Matthews, Toronto; F. G. Osler, Toronto; F. J. Parry, New York; Wm. E. McKell, New York.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$96,674
Total assets	872,888	Premiums—Total business (net)	411,250
Total liabilities	326,800	Claims—Ontario (net)	16,560
Surplus protection of policyholders	246,088	Claims—Total business (net)	146,934

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*See note on page 1.

‡Prior to this date business was confined to Province of Manitoba.

CAPITAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, OTTAWA, ONT.

Officers.—President, John J. Lyons, Ottawa; 1st Vice-President, L. N. Poulin, Ottawa; 2nd Vice-President, E. W. Tobin, Bromptonville, P.Q.; Managing Director, A. E. Corrigan, Ottawa.

Directors.—Col. D. R. Street, Ottawa; W. H. McAuliffe, Ottawa; Gordon Grant, Toronto; William Birmingham, Kingston, Ont.; R. P. Gough, Toronto; Dr. N. A. Dussault, Quebec.

Date of incorporation.—1911. *Date commenced business in Canada.*—January 11, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$135,835	Premiums—Ontario (net)	$125,582
Total assets	2,178,942	Premiums—Total business (net)	411,528
Ontario business in force (gross)	4,209,572	Death Claims—Ontario (net)	19,108
Total business in force (gross)	14,417,775	Death Claims—Total business(net)	54,257

CAR & GENERAL INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alexander MacDonald, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of incorporation.—1903. *Date commenced business in Canada.*—December 4, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£51,436	Premiums—Ontario (net)	$32,500
Assets in Canada	$569,147	Premiums—Canada (net)	493,894
Liabilities in Canada	237,514	Claims—Ontario (net)	11,622
		Claims—Canada (net)	420,089

CASUALTY COMPANY OF CANADA*

HEAD OFFICE, TORONTO.

Officers.—President, Col. A. E. Gooderham, Toronto; Managing Director, A. W. Eastmure, Toronto.

Directors.—G. H. Gooderham, C. A. Withers, G. E. Gooderham, Col. G. G. Blackstock, A. E. Gooderham, Jr., H. W. Falconer.

Date of incorporation.—May 19, 1911. *Date commenced business in Canada.*—Nov. 27, 1915.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$201,600	Premiums—Ontario (net)	$150,379
Total assets	392,000	Premiums—Total business (net)	219,616
Total liabilities	153,372	Claims—Ontario (net)	56,866
Surplus protection of policyholders	237,027	Claims—Total business (net)	80,634

THE CENTRAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Lewis Laing, Montreal.

Chief or General Agent in Ontario.—H. Churchill-Smith, Metropolitan Bldg., Toronto.

Date of incorporation.—1899. *Date commenced business in Canada.*—June 25, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$42,845
Assets in Canada	$311,137	Premiums—Canada (net)	203,044
Liabilities in Canada	149,145	Claims—Ontario (net)	25,674
		Claims—Canada (net)	68,776

CENTURY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. W. Greer, Vancouver, B.C.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of incorporation.—1885. *Date commenced business in Canada.*—December 12, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,750,000	Premiums—Ontario (net)	$144,790
Assets in Canada	500,459	Premiums—Canada (net)	309,535
Liabilities in Canada	218,845	Claims—Ontario (net)	64,552
		Claims—Canada (net)	125,710

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*See note on page 1.

CHINA FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, VICTORIA, COLONY OF HONG KONG.

Principal Office in Canada, Toronto.

Manager and Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of incorporation.—1870. *Date commenced business in Canada.*—July 2, 1919-23, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$400,000	Premiums—Ontario (net)	....
Assets in Canada	89,063	Premiums—Canada (net)	....
Liabilities in Canada	6,077	Claims—Ontario (net)	44
		Claims—Canada (net)	$6,745

CITIZENS INSURANCE COMPANY OF MISSOURI*

HEAD OFFICE, ST. LOUIS, MISSOURI.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Peter A. McCallum, Toronto.
Chief or General Agent in Ontario.—Peter A. McCallum, 24 Wellington St. E., Toronto.
Date of incorporation.—1837. *Date commenced business in Canada.*—February 17, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$7,177
Assets in Canada	141,483	Premiums—Canada (net)	222,260
Liabilities in Canada	43,955	Claims—Ontario (net)	1,926
		Claims—Canada (net)	144,481

CITY OF NEW YORK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Manager or Chief Executive Officer in Canada.—F. W. Evans, Montreal, Que.
Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.
Date of incorporation.—1905. *Date commenced business in Canada.*—July 1, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	†$5,375
Assets in Canada	61,072	Premiums—Canada (net)	......
Liabilities in Canada	......	Claims—Ontario (net)	†......
		Claims—Canada (net)	†......

COLUMBIA INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—James B. Paterson, Montreal.
Chief or General Agent in Ontario.—G. Temple McMurrich, 22 Toronto St., Toronto.
Date of incorporation.—1901. *Date commenced business in Canada.*—October 11, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$400,000	Premiums—Ontario (net)	$50,380
Assets in Canada	476,577	Premiums—Canada (net)	114,093
Liabilities in Canada	64,400	Claims—Ontario (net)	15,010
		Claims—Canada (net)	47,085

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND,

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.
Chief or General Agent in Ontario.—Geo. R. Hargraft, 49 Wellington St. East, Toronto.
Date of incorporation.—Sept. 28, 1861. *Date commenced business in Canada.*—Sept. 11, 1863

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$8,614,000		
Life,—		*Life,—*	
Assets in Canada	2,620,721	Premiums—Ontario (net)	$699
Ontario business in force (gross)	49,862	Premiums—Canada (net)	14,922
Canadian business in force(gross)	528,520	Death Claims—Ontario (net)	4,989
		Death Claims—Canada (net)	8,036
Other than Life,—		*Other than Life,—*	
Assets in Canada	1,775,266	Premiums—Ontario (net)	300,485
Liabilities in Canada	633,228	Premiums—Canada (net)	846,892
		Claims—Ontario (net)	134,533
		Claims—Canada (net)	340,836

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*See note on page 1.
†Included in the Home Insurance Co. figures.

COMMONWEALTH LIFE AND ACCIDENT INSURANCE COMPANY

HEAD OFFICE, HAMILTON, ONT.

Incorporated by Letters Patent.—June 1st, 1922. *Commenced business.*—June 1st, 1922.

Officers (as at date of filing statement).—President, W. H. Wardrope, K.C.; Vice-Presidents, George C. Coppley, George J. Guy; Manager, H. H. Gray; Secretary, L. T. Boyd.

Directors (as at date of filing statement).—J. P. Whelan, W. J. Westaway, T. W. McFarland, C. J. Parker, J. Hallam, F. A. Magee, Col. F. C. McCordick, C. W. Cadwell, Dr. D. J. Sinclair, Dr. J. W. Rutherford.

Auditors.—H. T. Jamieson & Co., Toronto.

Statement for the Year Ending 31st December, 1927

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $2,000,000.00. No. of shares, 20,000; par value, $100.00.		
Capital stock at beginning of year	$950,000 00	$94,589 50
Capital stock issued during year	125,100 00	11,710 00
Total	$1,075,100 00	$106,299 50
Deduct capital stock forfeited or cancelled	7,500 00	364 50
Capital stock at end of year	$1,067,600 00	$105,935 00
Amount of calls unpaid at end of year, $825.00.		

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$157,638 09
Amount received during the year	29,402 91
Total amount paid to December 31st, 1927	$187,041 00

Summary Balance Sheet

Assets		
Total ledger assets	$365,363 91	
Deduct ledger assets not admitted	4,608 67	
Total admitted ledger assets		$360,755 24
Total admitted non-ledger assets		58,780 38
Total admitted assets		$419,535 62

Liabilities		
Total Liabilities		$342,828 36
Excess of Assets over Liabilities:		
Capital Stock paid in cash	$105,935 00	
Deficit	29,227 74	
Surplus		76,707 26
Total		$419,535 62

Synopsis of Ledger Accounts

As at December 31st, 1926:—	
Net Ledger Assets	$257,709 24
Agents' credit balances	1,363 69
Total Ledger Assets	$259,072 93
Increase in Ledger Assets in 1927:—	
Income	$231,248 34
Agents' License Fees	9 00
Capital stock	11,710 00
Total increase	$242,967 34
Total	$502,040 27

Decrease in Ledger Assets in 1927:—	
Disbursements	$137,571 27
Increase in agents' balances not admitted	2,955 37
Decrease in agents' credit balances	758 39
Total decrease	$141,285 03
As at December 31st, 1927:—	
Net Ledger Assets	$360,149 94
Agent's Credit Balances	605 30
Total Ledger Assets	$360,755 24
Total	$502,040 27

Assets

Ledger Assets

Book value of real estate held by the company		$3,600 00
Mortgage loans on real estate, first liens		216,160 00
Amount secured by the company's policies in force, the reserve on each policy being in excess of all indebtedness:—		
Loans to policyholders	$9,614 51	
Advances to policyholders under automatic non-forfeiture provisions	1,515 50	
		11,130 01
Book value of bonds, debentures and debenture stocks owned by the Company (*For details see Schedule D*)		119,325 41
Cash—At head office, $3,436.73; in banks, $2,410.39		5,847 12
All other ledger assets		4,702 70
Total Ledger Assets		$360,755 24

Non-Ledger Assets

Interest accrued	$4,993 47
Net premiums due and uncollected and deferred	48,672 25
Excess of market value of bonds over book value	5,114 66
Total Non-Ledger Assets	$58,780 38
Total Assets	$419,535 62

Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain	$334,284 00
Provisions for unreported death losses and disability claims	2,000 00
Received from policyholders in advance (premiums)	885 98
Contingent reserve re participating policies	4,000 00
Current accounts payable	1,658 38
Total Liabilities (except capital stock)	$342,828 36

Income

	In Ontario and Elsewhere			
	First Year	Renewals	Single	
Assurance premiums	$64,785 63	$133,715 89	$300 00	
Less reinsurance premiums paid	2,465 07	9,773 34	......	
Total Net Premiums	$62,320 56	$123,942 55	$300 00	
Total net premium income and consideration for annuities				$186,563 11
Interest and dividends				14,683 96
Gross rents for Company's property				339 00
Medical fees refunded				8 00
Gross profit on sale or maturity of bonds				251 36
Total Income				$201,845 43

Disbursements

	Death Claims	Disability Claims	Total
In respect of assurance contracts:—			
Death, endowment and disability claims:—			
Amount assured, ordinary	$29,038 00	$2,567 49	$31,605 49
Less received for reinsured	9,706 00	600 00	10,306 00
Net totals, ordinary	$19,332 00	$1,967 49	$21,299 49
Net surrender values			3,431 40
Net dividends—in cash			195 00
Total net disbursements in respect of assurance contracts			$24,925 89
In respect of life annuity contracts:—			
Cash payments to annuitants			300 00
Total net disbursements in respect of assurance and annuity contracts			$25,225 89
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate			2,553 74
Head office expenses:—Salaries, $19,838.50; directors' fees, $705.00; auditors' fees, $550.00; travelling expenses, $711.39; rents, $1,500.00; office supplies and expenses, $1,470.95; miscellaneous, $193.80			24,969 64
Branch office and agency expenses:—Assurance commissions, first year, $35,794.49; renewal, $6,055.23; advanced to agents, $705.54; salaries, $19,911.55; travelling expenses, $2,146.40; rents, $2,906.00; retail credit fees, $508.85; miscellaneous, $276.25			68,304 31
All other expenses:—Advertising, $247.28; books and periodicals, $61.70; express, telegrams and telephones, $950.74; legal fees, $943.67; medical fees, $3,577.00; office furniture, $232.50; postage, $649.02; printing and stationery, $1,548.70; commissions on loans, $293.50; appraisement expenses, $30.00; property repairs and expenses, $654.28; stock commission, $7,088.00; miscellaneous, $241.30			16,517 69
Total Disbursements			$137,571 27

Exhibit of Policies (Ordinary)

(In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies.")

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
At end of 1926.	2.303	3.732,176	892	$1,445,401	233	869,758	......	3,428	$6,047,335
New issued....	785	1,516,631	644	1,215,410	98	339,915	3,423	1,527	3,075,379
Old revived....	23	48.000	11	21,500	3	11,000	......	37	80,500
Old increased..	.....	18,260	.....	9,923	.....	....	......	.....	28,183
Transferred to..	14	26,500	13	20,000	1	5,000	......	28	51,500
Totals....	3,125	$5,341,567	1,560	$2.712.234	335	$1,225,673	3,423	5,020	$9.282,897
Less ceased by:									
Death.........	8	15.500	2	1,500	3	13,038	......	13	30,038
Surrender.....	54	75.000	13	25,500	....	....	......	67	100,500
Lapse.........	349	516,957	171	216,347	69	265.814	......	589	999,118
Decrease......	.....	45.001	.....	44,842	....	23,276	......	.....	113,119
Not taken.....	203	358,720	150	263.187	25	70,805	......	378	692,712
Transferred from........	13	23,000	11	20.000	4	8,500	......	28	51,500
Total ceased...	627	$1,034,178	347	$571,376	101	$381,433	......	1,075	$1.986,987
At end of 1927.	2,498	$4,307,389	1.213	$2.140.858	234	$844,240	3,423	3,945	$7,295,910
Reinsured....	.....	$454,086	....	$210.423	.....	$155,32 3	......	.....	$819,832

Miscellaneous

Claims reinsured:—Death claims, $9.706. Total amount in force divided as to dividend plan:—Quinquennial, $579,923; non-participating, $6,715,987; total, $7,295,910. All additiona death benefits being reinsured.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in Province	
	Number	Amount	Reserve	Amount	Reserve
Ordinary with profits:—					
Life..........................	513	$558.500	$42,892	$933	$4
Endowment Assurance..........	16	18,000	2,373	....	....
Bonus addition................	....	3,423	1,631	....	....
Totals...............	529	$579.923	$46,896	$933	$4
Ordinary without profits:—					
Life..........................	1.985	$3,748.889	$154,814	$453,153	$4,303
Endowment Assurance..........	1,197	2.122,858	130,493	210,423	5,270
Term, etc.....................	234	844.240	5.021	155,323	776
Additional accidental death benefits.........................	....	(2,400.000)	1,560	(2,250,000)	1,465
Disability benefits.............	....	....	7.785	....	....
Totals...............	3,416	$6,715,987	$299,673	$818.899	$11,814
Grand Totals..........	3,945	$7,295,910	$346,569	$819,832	$11,818

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts........	$51,702	$386,181	$437,883
Total reserve on reinsured contracts.................	4	10,349	10,353
Total net reserve on the Company's basis of valuation..	$51.698	$375,832	$427.530
Deduction made therefrom (permitted under The Ontario Insurance Act).......................	4,806	84,440	89,246
Full deduction permitted, adjusted for reinsured, being.	(4,806)	(84,440)	(89.246)
Net reserve carried in the liability (3)-(4).............	$46,892	$291,392	$338,284
Net reserve computed on the statutory basis (without deduction)..................................	51,698	375.832	427,530

Miscellaneous Statement

I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."

(1) The policies in force were grouped for valuation purposes according to the year of issue, age nearest birthday and plan, and were then valued from the tables of mid-year reserves by the net premium method.

(a) No policies have been issued on lives resident in Tropical or sub-Tropical countries.

(b) Policies issued at a rated-up age were valued as at that rated-up age.

(c) The full level reserve was held on liened policies.

(d) No extra reserve was held where an extra premium whether annual or single was charged.

(e) Policies issued on lives classed as sub-standard were not issued except as above.

(f) For disability benefits including the waiver of premium only and for benefits including the waiver of premium and the disability annuity without reduction in the sum assured, a reserve was held amounting to 40 per cent. of the gross premiums paid from the date of issue of the policies. Three disability claims have arisen and an additional reserve of $2,000 was maintained.

(g) No annuities on sub-standard lives have been issued.

(h) On business not reinsured a reserve was held equal to 50 per cent. of the current premium charged for the accidental death benefit.

(2) Items of special reserve:

(a) No additional reserve was held for prepaid or limited loadings in the case of single or limited payment policies.

(b) Where the cash values guaranteed exceed the Om(5) 3½ per cent. net value, an addition to the reserve was made so that the amount held at the end of the premium paying period would equal the cash guarantee.

(c) In the case of policies which have lapsed and were not continued under the automatic non-forfeiture provision but were subject to reinstatement, no extra reserve was maintained.

(d) No reserve was held to cover option of renewal under term policies.

(e) No reserve was held to cover option of conversion, where one exists, to a higher premium policy.

(f) One immediate annuity with single premium has been issued and this was valued by the British Offices Annuity Table with interest at 3½ per cent.

II. No modifications were made in guaranteed values for the special classes referred to above. In each case the premium reserve and surrender values were calculated at the same age.

III. The average rate earned was 5.95 per cent.

IV. (a) No provision is made in the charter or by-laws for the division of surplus between shareholders and participating policyholders.

(b) A reserve of $4,000 was maintained on account of profits under participating policies.

(c) There are no participating annuities in force.

Schedule "D"

Bonds and Debentures Owned by the Company	Par value	Book value
Town of Collingwood, 1935, 5½%	$1,000 00	5,000 00
Town of Collingwood, 1936, 5½%	2,000 00	
Town of Collingwood, 1937, 5½%	2,000 00	
Halton County, 1935, 5½%	2,000 00	5,016 38
Halton County, 1936, 5½%	3,000 00	
City of Niagara Falls, 1938, 5%	3,000 00	17,010 44
City of Niagara Falls, 1939, 5%	3,000 00	
City of Niagara Falls, 1940, 5%	3,000 00	
City of Niagara Falls, 1941, 5%	3,000 00	
City of Niagara Falls, 1942, 5%	3,000 00	
City of Niagara Falls, 1943, 5%	3,000 00	
City of Hamilton, 1934, 6%	7,000 00	25,986 25
City of Hamilton, 1936, 6%	3,000 00	
City of Hamilton, 1939, 6%	1,000 00	
City of Hamilton, 1940, 6%	14,000 00	
City of Hamilton, 1943, 5%	3,000 00	3,000 00
City of Hamilton, 1941, 5%	4,000 00	4,017 50
City of Hamilton, 1930, 5%	880 31	878 91
City of London, 1945, 5%	5,500 00	5,637 95
City of London, 1945, 5%	137 95	
City of London, 1944, 5%	1,000 00	1,004 76
City of London, 1942, 5%	1,000 00	1,004 76
City of Toronto, 1951, 5%	2,000 00	2,004 40
City of Toronto, 1945, 5%	1,000 00	1,002 10
City of Toronto, 1949, 5%	1,000 00	1,004 77
City of Toronto, 1953, 5%	2,000 00	2,009 40
City of Toronto, 1952, 5%	1,000 00	1,004 70
City of Toronto, 1952, 5%	1,000 00	1,004 70
City of Toronto, 1949, 5%	2,000 00	2,009 40
Toronto Harbor Commissioners, 1953, 4½%	6,000 00	5,568 33
Toronto Housing Company, 1953, 5%	5,000 00	5,023 72
City of Oshawa, 1936, 5%	5,000 00	5,000 00
City of Oshawa, 1934, 5%	5,000 00	5,000 00
Township of York, 1957, 5%	3,000 00	3,000 00
City of Edmonton, 1964, 5½%	1,500 00	1,578 39
City of Edmonton, 1964, 5½%	2,000 00	2,104 50
City of Edmonton, 1964, 5½%	1,000 00	1,052 25
City of Edmonton, 1945, 5½%	5,000 00	5,294 50
City of Fort William, 1955, 5%	1,000 00	1,014 90
City of Fort William, 1956, 5%	2,000 00	2,030 40
City of Fort William, 1957, 5%	2,000 00	2,030 80
City of Regina, 1957, 5%	2,000 00	2,031 20
Totals	$119,018 26	$119,325 41

CONFEDERATION LIFE ASSOCIATION*

HEAD OFFICE, TORONTO.

Officers.—President, J. K. Macdonald, Toronto; Vice-President, Peleg Howland, Toronto; General Manager, Chas. Strange Macdonald, Toronto; Secretary, Chas. Reade Dent, Toronto.

Directors.—Thos. J. Clarke, Toronto; Lieut.-Col. J. F. Michie, Toronto; John Firstbrook, Toronto; James E. Ganong, Toronto; Wilmot L. Matthews, Toronto; B. B. Cronyn, Toronto; R. S. Waldie, Toronto; Walter C. Laidlaw, Toronto; Arthur F. White, Toronto.

Date of incorporation.—April 14, 1871. *Date commenced business in Canada.*—Oct. 31, 1871.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$1,968,965
Total assets	57,133,486	Premiums—Total business (net)	10,457,578
Ontario business in force (gross)	57,959,288	Death Claims—Ontario (net)	549,520
Total business in force (gross)	258,466,184	Death Claims—Total business(net)	1,876,733

CONNECTICUT FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent for Ontario.—Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of incorporation.—June, 1850. *Date commenced business in Canada.*—1886.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$63,222
Assets in Canada	451,232	Premiums—Canada (net)	392,675
Liabilities in Canada	156,193	Claims—Ontario (net)	22,300
		Claims—Canada (net)	246,262

CONTINENTAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—E. F. Alexander, Toronto.

Chief or General Agent in Ontario.—R. D. Bedolfe, Federal Bldg., Toronto.

Date of incorporation.—1897. *Date commenced business in Canada.*—Nov. 6, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$295,004
Assets in Canada	488,557	Premiums—Canada (net)	701,220
Liabilities in Canada	335,674	Claims—Ontario (net)	121,274
		Claims—Canada (net)	345,694

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—Gilbert S. Pearcy, 16 Wellington St. East, Toronto.

Date of incorporation.—Jan., 1853. *Date commenced business in Canada.*—Nov. 25, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$15,000,000	Premiums—Ontario (net)	$143,629
Assets in Canada	828,759	Premiums—Canada (net)	483,909
Liabilities in Canada	359,824	Claims—Ontario (net)	63,882
		Claims—Canada (net)	178,754

CONTINENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President and Managing Director, Geo. B. Woods, Toronto; 1st Vice-President, Dr. H. W. Aikins, Toronto; 2nd Vice-President, Sidney Jones; Assistant General Manager, Chas. H. Fuller.

Directors.—N. L. Paterson, Toronto; W. A. Medland, Toronto; J. B. Holden, Toronto; W. A. Denton, Toronto; Richard Southam, Toronto; E. E. Sharpe, Winnipeg, Man.; John W. Hobbs, Toronto; Wm. A. Dryden, Brooklin, Ont.; John T. Richardson, Toronto.

Date of incorporation.—1899. *Date commenced business in Canada.*—Dec. 31, 1901.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$442,717
Total assets	5,650,118	Premiums—Total business (net)	1,082,813
Ontario business in force (gross)	14,954,572	Death Claims—Ontario (net)	58,171
Total business in force (gross)	32,778,660	Death Claims—Total business(net)	105,561

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*See note on page 1.

THE CORNHILL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis Faber & Co., Montreal.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Date of incorporation.—1905. *Date commenced business in Canada.*—June 22, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£106,250	Premiums—Ontario (net)	$84,376
Assets in Canada	$304,860	Premiums—Canada (net)	227,811
Liabilities in Canada	146,450	Claims—Ontario (net)	56,676
		Claims—Canada (net)	126,398

CROWN LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, H. Victor Cawthra, Toronto; Vice-President, C. W. Somers, Toronto; General Manager, H. R. Stevenson.

Directors.—G. O. Somers, Pasadena, Cal.; Geo. A. Morson, Camaguey, Cuba; W. R. Morson, Toronto; F. R. McD. Russell, Vancouver, B.C.; H. Victor Cawthra, Toronto; C. W. Somers, Toronto; W. F. Watkins, Toronto; F. Erickson Brown, Toronto; H. D. Burns, Toronto; G. E. Spragge, Toronto.

Date of incorporation.—June 14, 1900. *Date commenced business in Canada.*—Sept. 10, 1901.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$182,419	Premiums—Ontario (net)	$959,719
Total assets	10,383,193	Premiums—Total business (net)	2,855,266
Ontario business in force (gross)	25,436,754	Death Claims—Ontario (net)	240,840
Total business in force (gross)	87,810,013	Death Claims—Total business (net)	474,263

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, Col. A. E. Gooderham; Vice-President, C. A. Withers; Managing Director, C. A. Withers.

Directors.—Col. A. E. Gooderham, Toronto; D. G. Ross, Toronto; C. A. Withers, Toronto; Geo. E. Gooderham, Toronto; Col. G. G. Blackstock, Toronto; Albert E. Gooderham, Jr., Toronto; G. H. Gooderham, Toronto; H. W. Falconer, Toronto.

Date of incorporation.—June 23, 1887. *Date commenced business in Canada.*—Nov. 5, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$714,000		
Life,—		*Life,*—	
Total assets	$218,500	Premiums—Ontario (net)	$57,534
Ontario business in force (gross)	2,406,670	Premiums—Total business (net)	103,128
Total business in force (gross)	4,008,564	Death Claims—Ontario (net)	10,860
		Death Claims—Total business (net)	13,405
Other than Life,—		*Other than Life,*—	
Total assets	$2,146,736	Premiums—Ontario (net)	$848,264
Total liabilities	958,518	Premiums—Total business (net)	1,342,899
Surplus protection of policyholders	1,188,218	Claims—Ontario (net)	331,486
		Claims—Total business (net)	579,238

THE DOMINION FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President and Managing Director, Lt.-Col. Robt. F. Massie, Toronto; Vice-President, Philip Pocock, London, Ontario.

Directors.—R. A. Brock, Montreal; R. S. Cassels, K.C., Toronto; Geo. J. Cuthbertson, Renfrew, Ontario; Alfred F. James, Milwaukee; Major Howard Greene, Milwaukee; Dr. Thaddeus Walker, Walkerville.

Date of incorporation.—1904. *Date commenced business in Canada.*—May 11, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$173,586
Total assets	645,116	Premiums—Total business (net)	250,795
Total liabilities	258,545	Claims—Ontario (net)	73,558
Surplus protection of policyholders	386,571	Claims—Total business (net)	82,177

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*See note on page 1.

THE DOMINION GRESHAM GUARANTEE AND CASUALTY*†

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President, Fred. W. Evans, St. Hilaire, Que.; Vice-President, Wm. Hanson, Montreal; General Manager and Secretary, Robt. Walch, Montreal.

Directors.—F. W. Fairman, Montreal; Sir H. Laporte, Montreal; A. D. Anderson, Montreal.

Chief or General Agent in Ontario.—R. J. Blanchet, 357 Bay St., Toronto.

Date of incorporation.—April 26, 1893. *Date commenced business in Canada.*—June 6, 1893.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$159,775
Total assets	711,712	Premiums—Total business (net)	613,893
Total liabilities	457,034	Claims—Ontario (net)	86,479
Surplus protection of policyholders	254,678	Claims—Total business (net)	416,117

THE DOMINION LIFE ASSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, Thomas Hilliard; Vice-Presidents, Edward F. Seagram, Geo. D. Forbes; Vice-President and Managing Director, Ford S. Kumpf.

Directors.—A. J. Andrews, K.C., Winnipeg; C. W. Wells, D.D.S., Toronto; Geo. A. Dobbie, Galt; W. L. Hillard, M.D., Waterloo; J. H. Gundy, Toronto; H. M. Snyder, Waterloo; C. Gordon Cockshutt, Brantford.

Date of incorporation.—Mar. 20, 1889. *Date commenced business in Canada.*—July 12, 1889.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$1,567,908
Total assets	18,890,283	Premiums—Total business (net)	3,512,253
Ontario business in force (gross)	54,377	Death Claims—Ontario (net)	220,190
Total business in force (gross)	106,643	Death Claims—Total business(net)	488,424

EAGLE, STAR & BRITISH DOMINIONS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.

Chief or General Agent in Ontario.—J. H. Riddell, 217 Bay St., Toronto.

Date of incorporation.—1904. *Date commenced business in Canada.*—July 22, 1915.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,318,689	Premiums—Ontario (net)	$259,880
Assets in Canada	672,512	Premiums—Canada (net)	711,050
Liabilities in Canada	391,383	Claims—Ontario (net)	154,742
		Claims—Canada (net)	442,874

T. EATON GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO

Officers.—President, R. Y. Eaton; Vice-President, H. McGee; Secretary-Treasurer, J. J. Vaughan, Toronto.

Directors.—R. Y. Eaton, Toronto; H. McGee, Toronto; J. J. Vaughan, Toronto; C. N. Mills, Toronto; J. A. Livingstone, Toronto; J. Elliott, Toronto; G. D. Adams, Toronto; J. G. McKee, Toronto; A. E. Stuart, Toronto.

Date of incorporation.—May 11, 1920. *Date commenced business in Canada.*—July 1, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$86,000	Premiums—Ontario (net)	$10,595
Total assets	102,565	Premiums—Total business (net)	10,595
Total liabilities	143	Claims—Ontario (net)	5,112
Surplus protection of policyholders	102,421	Claims—Total business (net)	5,112

THE T. EATON LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, R. Y. Eaton; Toronto; 1st Vice-President, H. McGee, Toronto; 2nd Vice-President, Chas. Boothe, Toronto; Manager, J. A. Livingstone, Toronto.

Directors.—Lady F. McCrea Eaton, Toronto; W. G. Dean, Toronto; H. M. Tucker, Winnipeg; R. W. Eaton, Toronto; J. J. Vaughan, Toronto; S. Wilson, Winnipeg; Mrs. J. S. Burnside, Toronto; C. N. Mills, Toronto; G. T. Wolfe, Toronto.

Date of incorporation.—June 22, 1920. *Date commenced business in Canada.*—Aug. 20, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$279,307
Total assets	1,413,350	Premiums—Total business (net)	451,710
Ontario business in force (gross)	6,997,382	Death Claims—Ontario (net)	22,000
Total business in force (gross)	12,903,462	Death Claims—Total business(net)	37,000

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*See note on page 1.

†This company went into liquidation May 30th, 1928.

THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

Incorporated.—January 11, 1923. *Commenced business in the Province.*—January 30, 1923.

Officers (as at date of filing statement).—President and Manager, M. P. Langstaff; Secretary, J. Ross Paterson.

Directors (as at date of filing statement).—W. G. Jackson, F. H. Kirkpatrick, M. P. Langstaff, S. R. Mackellar, B. R. McKenzie, J. M. Vaughan, A. H. Vanderburgh, T. H. Wilson.

Auditors.—E. J. Howson, C.A., and A. B. Shepard, C.A.

Statement for the Year Ending 31st December, 1927

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $2,000,000.00. No. of shares, 20,000. Par value, $100.00.		
Capital stock at beginning of year	$999,700 00	$99,970 00
Capital stock issued during year	496,000 00	49,600 00
Total	$1,495,700 00	$149,570 00
Deduct capital stock forfeited or canceiled	38,800 00	3,880 00
Capital stock at end of year	$1,456,900 00	$145,690 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$214,198 45
Amount received during the year	156,808 05
Total amount paid to December 31, 1927	$371,006 50

Summary Balance Sheet

Assets		*Liabilities*		
Total admitted ledger assets	$399,302 28	Total Liabilities		$223,174 73
Total admitted non-ledger assets	42,752 15	Excess of Assets over Liabilities:		
Total admitted assets	$442,054 43	Capital stock paid in cash	$145,690 00	
		Surplus	73,189 70	
				218,879 70
		Total		$442,054 43

Synopsis of Ledger Accounts

As at December 31, 1926:		Decrease in ledger assets in 1927:	
Net ledger assets	$121,583 00	Disbursements	$159,372 30
Bank overdraft	21,003 83	Decrease in bank overdraft	21,003 83
Premiums paid in advance	746 23	Decrease in unallotted stock	3,362 75
Accounts payable	10,949 62		
Cash received on unallotted stock	8,412 75		
Total ledger assets	$222,695 43	Total decrease	$183,738 88
Increase in ledger assets in 1927:		As at December 31, 1927:	
Income	$157,263 43	Net ledger assets	$376,970 55
Capital stock	45,720 00	Accounts payable	16,569 83
Forfeited shares	554 25	Premiums paid in advance	711 90
Premium on stock	156,808 05	Payments received on unallotted stock	5,050 00
Total increase	$360,345 73	Total ledger assets	$399,302 28
Total	$583,041 16	Total	$583,041 16

Assets

Ledger Assets

Mortgage loans on real estate, first liens	$139,460 00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness	5,171 51
Book value of bonds, debentures and debenture stocks owned by the Company. (*For details, see Schedule "D"*)	203,255 59
Cash:—At head office, $4.54; in banks, $51,410.64	51,415 18
Total ledger assets	$399,302 28

Non-ledger Assets

Interest accrued	$3,779 49
Net premiums due and uncollected and deferred	37,372 30
All other assets, balances due from agents	1,600 36
Total Non-ledger Assets	42,752 15
Total Assets	$442,054 43

Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain	$200,843 00
Net liability for payments due under contracts	667 10
Received from policyholders in advance: Premiums	711 90
Medical examiners' fees due and accrued, $786.00; legal fees due and accrued, $215.50; Auditors' fees, $350.00; miscellaneous, $8,233.18	9,584 68
Commission to agents due and accrued	6,318 05
Payments received on shares not allotted	5,050 00
Total Liabilities (except capital stock)	$223,174 73

*Income

	First Year	Renewals
Assurance premiums	$54,865 66	$103,672 23
Less reinsurance premiums paid	10,110 50	5,121 91
Total Net Premiums	$44,755 16	$98,550 32

Total net premium income and consideration for annuities	$143,305 48
Interest and dividends	13,957 95
Total Income	$157,263 43

Disbursements

In respect of assurance contracts:	
Death, endowment and disability claims:	
Amount assured, ordinary	$6,067 05
Net surrender values	1,519 50
Net dividends, in cash	395 11
Total net disbursements in respect of assurance contracts	$7,981 66
In respect of life annuity contracts:	
Cash payments to annuitants	50 00
Taxes, licenses and fees (including taxes on investments, but excluding taxes on real estate)	3,021 76
Head office expenses: Salaries, $20,639.85; directors' fees, $662.00; auditors' fees, $600.00; travelling expenses, $3,036.48; rents, $2,174.83; investment expense, $2,525.00	29,638 16
Branch office and agency expenses. Assurance commissions—first year, $27,634.74; renewal, $3,969.08; salaries, $18,788.79; rents, $1,088.71; miscellaneous, $11,533.56	63,014 88
All other expenses:—Advertising, $2,128.73; books and periodicals, $228.85; express, telegrams and telephones, $601.87; legal fees, $509.91; medical fees, $1,571.00; office furniture, $72.50; postage, $1,673.59; printing and stationery, $3,627.62; capital stock sales, expenses, commissions, $18,792.50; salaries and expense, $24,380.00; miscellaneous, $2,079.27	55,665 84
Total Disbursements	$159,372 30

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and Other		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1926	1,364	$2,798,456	673	$1,018,065	497	$1,233,911	2,534	$5,050,432
New issued	507	1,335,500	132	211,881	309	925,912	948	2,473,293
Old revived	2	3,000	1	1,000	Nil	Nil	3	4,000
Old increased	Nil	Nil	Nil	250	Nil	Nil	Nil	250
Transferred to	9	31,000	4	9,000	4	12,000	17	52,000
Totals	1,882	$4,167,956	810	$1,240,196	810	$2,171,823	3,502	$7,579,975
Less ceased by:								
Death	Nil	Nil	3	8,190	Nil	Nil	3	8,190
Surrender	10	46,500	2	2,000	Nil	Nil	12	48,500
Lapse	229	397,906	92	115,772	120	284,573	441	798,251
Decrease	Nil	11,500	Nil	7,895	Nil	Nil	Nil	19,395
Not taken	80	145,750	38	52,710	65	178,000	183	376,460
Transferred from	6	16,000	8	23,000	3	8,000	17	47,000
Total ceased	325	617,656	143	209,567	188	470,573	656	$1,297,796
At end of 1927	1,557	$3,550,300	667	$1,030,629	622	$1,701,250	2,846	$6,282,179
Reinsured	......	$715,250	......	$66,250	......	$116,000	......	$897,500

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*Not including $202,500.00 received on capital stock and premium on capital stock.

Miscellaneous

New policies issued: Number, 948; gross amount, $2,473,293; reinsured, $531,250. Claims reinsured: Death claims, $1,000. Total amount in force divided as to dividend plan: quinquennial, $199,000; deferred, $4,510,509; non-participating, $1,572,670; total, $6,282,179. Additional accidental death benefits: Gross amount issued, $307,150; reinsured, $307,150; terminated by accidental death, $1,000; reinsured, $1,000; in force, $709,260; reinsured, $709,260.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
Ordinary with Profits:					
Life	1,428	$2,996,625	$147,489	$463,000	$11,170
Endowment assurance	631	950,384	66,256	61,250	1,296
Term, etc	381	762,500	3,008	Nil	Nil
Additional accidental death benefits		(604,650)	951	(604,650)	951
Disability reserve			3,621		
Totals	2.440	$4,709,509	$221,325	$524,250	$13,417
Ordinary without Profits:					
Life	125	$546,675	$30,720	$252,250	$9,275
Endowment assurance	30	73,745	15,765	5,000	45
Term, etc	251	952,250	5,442	116,000	631
Additional accidental death benefits		(104,610)	136	(104,610)	136
Disability reserve			484		
Totals	406	$1,572,670	$52,547	$373,250	$10,087
Group without Profits:					
Special reserve			800		
Grand Totals	2,846	$6,282,179	$274,672	$897,500	$23,504

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts	$221,325	$53,347	$274,672
Total reserve on reinsured contracts	13,417	10,087	23,504
Total net reserve on the Company's basis of valuation	$207,908	$43,260	$251,168
Deduction made therefrom (permitted under The Ontario Insurance Act)	44,697	5,628	50,325
Full deduction permitted, adjusted for reinsured, being	(50,188)	(9,947)	(60,135)
Net reserve carried in the liabilities (3)–(4)	$163,211	$47,632	$200,843
Net reserve computed on the statutory basis (without deduction)	207,908	43,260	251,168

Miscellaneous Statement

I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."

(1) The policies are valued (grouped as to plan and age) on the basis of the Om (5) mortality tables at the rate of interest of 3½ per cent., the mid-year reserve being taken; the age used for valuation being the same as the age nearest birthday at the date of issue of the Policy. On all Standard Payment Life and Ordinary Life Policies we have set up a higher reserve as suggested. We have also changed the valuation on the Sixteen Payment Twenty Year Endowment. Our Business Man's Special and Select Savings Policies have been valued at outlined in your last letter to us.

Special Classes:

(*a*) There have been no policies on residents in tropical or sub-tropical countries.

(*b*) Policies issued at higher than true ages are valued at the higher age.

(*c*) No adjustment was made for policies being subject to liens.

(*d*) No variation was made for any extra premiums.

(*e*) No variation was made for special class lives.

(*f*) (1) In the case of disability insurance, reserve has been put up equal to one-half the disability receipts; (2) No disability claims having arisen, no reserve therefore is required.

(*g*) Treated and valued as pure endowments.

(*h*) In the case of double indemnity, reserve has been put up equal to one-half of the premium receipts.

(2) Items of Special Reserve:

(*a*) No extra reserve was put up on account of prepaid or limited loadings.

(*b*) There are only a few minor cases where the Guaranteed Dividends exceed in value the net Premium Reserve on the basis of valuation employed.

(*c*) There has been no cash surrender value on lapsed policies to deal with.

(*d*) An extra reserve of $800.00 has been set up to cover the option of conversion under Term Policies.

(*e*) No extra reserve has been set up to cover the option of conversion to higher premium policies, except as in (2) (*d*).

(*f*) No cases of special reserve other than those mentioned above to deal with.

II. The only modification is, the cash values are put in the policy at the rated up age.

III. The average rate of interest earned during the year was 4¾ per cent.

IV. As the company has just been doing business for five years, the question of surplus distribution has not arisen.

Schedule "D"

Bonds and Debentures owned by the Company

	Par value	Book value
City of Toronto Debentures, 1940, 6%	$15,000 00	$15,832 95
Province of Ontario Debentures, 1941, 6%	5,000 00	5,334 47
Victory Loan Debentures, 1934, 5½%	5,000 00	5,101 76
Province of Alberta Debentures, 1931, 6%	10,000 00	10,189 04
City of Toronto Bonds, 1944, 6%	10,000 00	10,821 07
Smith's Falls, 1932, 5½%	1,000 00	1,013 06
City of Windsor, 1930, 6%	430 65	437 11
City of Sault Ste. Marie, 1948, 6%	1,000 00	1,094 74
City of Toronto, 1942, 6%	2,000 00	2,182 89
Town of Wallaceburg, 1928, 5½%	1,000 00	1,003 37
Town of Sudbury, 1933, 5%	1,004 41	991 55
City of North Bay, 1937, 5%	2,548 47	2,523 49
City of North Bay, 1944, 5%	3,097 69	3,058 96
City of North Bay, 1944, 5%	858 65	846 54
City of Windsor, 1937, 6%	15,000 00	16,047 30
City of Sault Ste. Marie, 1945, 5½%	2,000 00	2,091 80
Village of Norwich, 1935, 6%	319 86	334 28
Village of Norwich, 1936, 6%	339 05	354 61
Village of Norwich, 1937, 6%	359 40	375 86
City of Edmonton, 1945, 5½%	5,000 00	5,032 50
Province of British Columbia, 1946, 4½%	13,000 00	12,221 30
Hydro-Electric Power Commission, 1940, 6%	10,000 00	10,947 53
Canadian Northern Pacific, 1950, 4%	2,920 00	2,510 32
Town of Georgetown, 1937, 5½%	2,452 15	2,528 17
Town of Georgetown, 1936, 5½%	500 00	514 30
Montreal Protestant Central School, 1943, 5%	8,000 00	7,980 00
Town of East York, 1931, 5½%	940 68	952 44
Town of East York, 1934, 5½%	846 99	864 27
Town of East York, 1935, 5½%	810 09	828 48
Town of East York, 1937, 5½%	840 30	863 07
Town of East York, 1941, 5½%	966 89	1,000 34
Town of East York, 1947, 5½%	971 54	1,013 70
City of Three Rivers, Quebec, 1957, 5%	14,000 00	14,218 40
City of Montreal, 1953, 4½%	24,970 86	22,995 66
City of Hull, 1947, 5%	12,500 00	12,500 00
Village of Fort Erie, 1954, 5½%	2,213 85	2,293 33
Village of Fort Erie, 1955, 5½%	2,335 61	2,420 86
Village of Fort Erie, 1956, 5½%	2,464 07	2,555 24
Village of Fort Erie, 1957, 5½%	2,599 59	2,697 33
Town of Bridgeburg, 1957, 5%	5,000 00	4,962 00
City of Toronto, 1935, 6%	5,000 00	5,360 50
City of Hamilton, 1934-35, 6%	6,000 00	6,361 00
Total	$200,290 80	$203,255 59

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. I. Woodland, Montreal.

Chief or General Agent in Ontario.—C. W. I. Woodland, Temple Bldg., Toronto.

Date of incorporation.—Oct. 25, 1880. *Date commenced business in Canada.*—Feb. 20, 1900.

Capital stock paid in cash	£359,772
Assets in Canada	$2,519,160
Liabilities in Canada	1,671,306

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$788,227
Premiums—Canada (net)	2,987,174
Claims—Ontario (net)	300,038
Claims—Canada (net)	1,638,815

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*See note on page 1.

ENSIGN INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, Alfred F. James, Milwaukee; Vice-President and Manager, Lt.-Col. Robt. F. Massie Toronto.

Directors.—Robert Camp, Milwaukee; J. A. Bremner, Toronto; Major Howard Green, Milwaukee; John B. Kay, Toronto; G. M. Kelley, Toronto; J. R. Jamieson, Calgary; Wm. D. Reed, Milwaukee.

Date of incorporation.—June 4, 1921. *Date commenced business in Canada.*—March 7, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$27,858
Total assets	440,588	Premiums—Total business (net)	44,869
Total liabilities	49,636	Claims—Ontario (net)	10,304
Surplus protection of policyholders	390,952	Claims—Total business (net)	10,773

EQUITABLE FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, RHODE ISLAND, U.S.A.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario.—T. S. Minton, 17 Queen St. East, Toronto.

Date of incorporation.—1859. *Date commenced business in Canada.*—April 3, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$12,644
Assets in Canada	217,903	Premiums—Canada (net)	67,199
Liabilities in Canada	32,219	Claims—Ontario (net)	4,460
		Claims—Canada (net)	36,311

THE EQUITY LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE, TORONTO.

Incorporated by Letters Patent.—March 9, 1904. *Commenced business.*—April, 1904.

Officers (as at date of filing statement).—President, J. M. Walton; Vice-Presidents, W. H. Shapley, D. Urquhart; Manager, H. L. Sutherland; Secretary, Geo. M. Begg.

Directors (as at date of filing statement.—Geo. M. Begg, C. D. Daniel, J. H. McKnight, Dr. T. F. McMahon, W. H. Shapley, H. L. Sutherland, D. Urquhart, Geo. A. Urquhart, J. M. Walton.

Auditors.—Neff, Robertson & Co., Toronto.

Statement for the Year Ending 31st December, 1927

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $500,000.00. No. of shares, 5,000; Par value, $100.00.		
Capital stock at beginning of year	$354,000 00	$35,400 00
Capital stock at end of year	$354,000 00	$35,400 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$34,200 00
Total amount paid to December 31st, 1927	$34,200 00

Summary Balance Sheet

Assets		*Liabilities*		
Total admitted ledger assets	$1,280,860 17	Total liabilities		$1,177,071 15
Total admitted non-ledger assets	45,050 09	Excess of assets over liabilities:		
		Capital stock paid in cash	$35,400 00	
		Surplus	113,439 11	
				$148,839 11
Total admitted assets	$1,325,910 26	Total		$1,325,910 26

Synopsis of Ledger Accounts

As at December 31st, 1926:—		Decrease in ledger assets in 1927—	
Net ledger assets	$1,232,726 11	Disbursements	$198,742 03
Bank overdraft	5,539 10	Decrease in bank overdraft	5,539 10
Total ledger assets	$1,238,265 21	Total decrease	$204,281 13
Increase in ledger assets in 1927—		As at December 31, 1927:—	
Income	$246,876 09	Net ledger assets	$1,280,860 17
Total increase	$246,876 09	Total ledger assets	$1,280,860 17
Total	$1,485,141 30	Total	$1,485,141 30

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*See note on page 1.

Assets

Ledger Assets

Mortgage loans on real estate, first liens		$561,006 98
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:—		
Loans to policyholders	$156,570 99	
Advances to policyholders under automatic non-forfeiture provisions	58,657 99	
		215,228 98
Book value of bonds, debentures and debenture stocks owned by the Company. (*For details see Schedule "D"*)		501,672 56
Cash—At head office, $384.57; in banks, $2,567.08		2,951 65
Total Ledger Assets		$1,280,860 17

Non-Ledger Assets

Interest and dividends due	$4,151 73	
Interest accrued	16,601 25	
		$20,752 98
Net premiums due and uncollected and deferred		24,297 11
Total Non-Ledger Assets		$45,050 09
Total Assets		$1,325,910 26

Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain	$1,163,252 03
Provision for unreported death losses and disability claims	3,000 00
Received from policyholders in advance:—Premiums, $1,652.25; interest, $4,000.00	5,652 25
Provision for accrued profits to policyholders not included above	1,500 00
Provincial, municipal and other taxes due and accrued	2,475 00
Medical examiners' fees due and accrued	566 00
All other liabilities due and accrued:—Directors' fees, 1927, $340.00; Auditors, $250.00; Library Bureau, $35.87	625 87
Total Liabilities (except capital stock)	$1,177,071 15

Income

	First Year	Renewals	Single	
Assurance premiums	$18,374 53	$164,722 14	$4,551 00	
Less Reinsurance premiums paid	1,708 99	15,363 18	......	
Total Net Premiums	$16,665 54	$149,358 96	$4,551 00	
Total net premium income and consideration for annuities				$170,575 50
Interest and dividends				76,300 59
Total Income				$246,876 09

Disbursements

	Death Claims	Matured Endowments		
In respect of assurance contracts:—				
Death, endowment and disability claims:—				
Amount assured, ordinary	$46,850 00	$37,354 00		
Less received for reinsured	3,000 00	....		
Net totals ordinary	$43,850 00	$37,354 00		
			$81,204 00	
Net surrender values			55,051 48	
Net dividends—in cash			818 05	
Total Net Disbursements in respect of assurance and annuity contracts				$137,073 53
Interest or dividends to shareholders				3,540 00
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate				4,293 08
Head office expenses:—Salaries, $13,531.50; auditors' fees, $250.00; rents, $3,195.00; honorarium to late President, $7,000.00; miscellaneous, $213.74				24,190 24
Branch office and agency expenses:—Assurance commissions, first year, $2,876.25; salaries, $20,553.00; travelling expenses, $831.90				24,261 15
All other expenses:—Advertising, $545.46; books and periodicals, $236.26; express, telegrams and telephones, $111.52; legal fees, $10.00; medical fees, $2,862.00; postage, $471.76; printing and stationery, $233.28; appraisement expenses, $90.00; miscellaneous, $823.75				5,384 03
Total Disbursements				$198,742 03

Exhibit of Policies (Ordinary)

(In respect of entries on this page "reinsured" means "reinsured in other Ontaria licensed companies.")

Classification	Whole Life		Endowment Assurances		Term and Other		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1926..	2,417	$4,464,819	1,034	$1,315,418	196	$628,730	3,647	$6,408,967
New issued.....	481	814,600	49	66,500	50	172,303	580	1,053,403
Old revived.....	Nil	Nil	1	1,000	Nil	Nil	1	1,000
Old increased...	.....	5,000 00	....	....	.....	....	.....	5,000
Transferred to...	9	14,500	1	1,000	.....	....	10	15,500
Totals.....	2,907	$5,298,919	1,085	$1,383,918	246	$801,033	4,238	$7,483,870
Less ceased by:								
Death..........	18	$38,850	6	$6,000	.....	....	24	$44,850
Maturity.......	.....	....	30	37,354	.....	....	30	37,354
Surrender......	91	152,500	48	64,000	.....	....	139	216,500
Lapse..........	86	141,000	15	17,000	27	$85,624	128	243,624
Decrease.......	.....	5,000	....	1,000	.....	3,472	.....	9,472
Not taken......	73	117,000	6	6,000	3	15,000	82	138,000
Transferred from	1	1,000	3	4,000	6	10,500	10	15,500
Total ceased....	269	$455,350	108	$135,354	36	114,596	413	$705,300
At end of 1927..	2,638	$4,843,569	977	$1,248,564	210	$686,437	3,825	$6,778,570
Reinsured......	.....	$454,250	....	$26,000	.....	$206,360	.....	$686,610

Miscellaneous

New policies issue and paid for in cash: Number 520; gross amount, $969,903; reinsured, $71,000. Claims reinsured: Death claims, $3,000. Total amount in force divided as to dividend plan: Annual, $12,236; deferred, $66,493; non-participating, $6,699,841; total, $6,778,570.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
Ordinary with profits:—					
Life..........................	24	$62,729	$17,281 49	$5,000	$1,819 65
Endowment assurance......	12	16,000	11,002 57	....	....
Totals...........	36	$78,729	$28,284 06	5,000	$1,819 65
Ordinary without profits:—					
Life..........................	2,614	$4,780,840	$765,307 83	$449,250	$50,940 38
Endowment assurance......	965	1,232,564	439,837 92	26,000	5,673 41
Term, etc................	210	686,437	5,463 94	206,360	1,225 28
Totals...........	3,789	$6,699,841	$1,210,609 69	$681,610	$57,839 07
Grand Totals......	3,825	$6,778,570	$1,238,893 75	$686,610	$59,658 72

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts..	$28,284 06	$1,210,609 69	$1,238,893 75
Total reserve on reinsured contracts............	1,819 65	57,839 07	59,658 72
Total net reserve on the Company's basis of valuation................................	$26,464 41	$1,152,770 62	$1,179,235 03
Deduction made therefrom (permitted under The Ontario Insurance Act)..................	514 20	43,946 04	44,460 24
Full deduction permitted, adjusted for reinsured, being................................	(514 20)	(39,180 71)	(39,694 91)
Net reserve on Ontario basis (3)-(5)............	$25,950 21	$1,113,589 91	$1,139,540 12
Net reserve carried in the liabilities............	26,222 00	1,137,030 03	1,163,252 03
Net reserve computed on the statutory basis (without deduction)......................	26,464 41	1,152,770 63	1,179,235 03
Reserve maintained by the Company in excess of the net reserve.........................	271 79	23,440 12	23,711 91

Miscellaneous Statement

I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."

(1) The "Reserve" is calculated on the OM (5) Table with interest at 3½ per cent., on the mid-year basis at age at nearest birthday.

Special Classes:—

- (a) No policies are issued in tropical or sub-tropical countries.
- (b) Policies issued at higher than true ages are valued at the higher age.
- (c) Policies issued subject to liens are valued at face of policy.
- (d) No policies are issued subject to an extra premium, other than those at a rated-up age.
- (e) No policies are issued on substandard or special class lives other than those which are liened or issued at a rated-up age.
- (f) (1) Reserves for policies with disability benefits have been estimated, and exceed half of premiums received; (2) no claims for disability have occurred as yet, so no reserves required for this.
- (g) No annuities have been issued.
- (h) No policies have been issued providing for additional accidental death benefits.

(2) Items of Special Reserve:—

- (a) No special reserves are set up under Limited and Single Premium policies on account of loadings—no annuities have been issued.
- (b) For guaranteed benefits exceeding the net premium reserve, a special pure Endowment Reserve is maintained.
- (c) No provision is made in reserve for lapsed policies subject to reinstatement.
- (d) No provision is made in reserve to cover option of renewal of Term Policies.
- (e) No provision it made in reserve to cover option of conversion to higher premium policies.
- (f) No items of special reserve other than above.

II. No other modifications or limitations are made under special class policies referred to in I (1) (*a*) to (*f*) above.

III. The average rate of interest earned during the year was 6.32 per cent.

IV. The Distribution of Surplus:—

Business is issued on non-participating plan with exception of a very few policies issued in first year or two of business.

Schedule "D"

Bonds and Debentures Owned by the Company

	Par value	Book value
City of Belleville, Ont., 1931, 4%	$5,000 00	$5,000 00
City of London, Ont., 1933, 4%	15,000 00	15,041 76
City of St. Catharines, Ont., 1934, 4%	7,500 00	7,394 80
Town of Sydney Mines, C.B., 1942, 5%	5,000 00	4,566 75
Town of Wallaceburg, Ont., 1928, 6%	407 78	1,783 88
Town of Wallaceburg, Ont., 1929, 6%	432 25	
Town of Wallaceburg, Ont., 1930, 6%	458 18	
Town of Wallaceburg, Ont., 1931, 6%	485 67	
City of Windsor, Ont., 1940, 5½%	1,664 22	11,176 10
City of Windsor, Ont., 1941, 5½%	1,755 75	
City of Windsor, Ont., 1942, 5½%	1,852 32	
City of Windsor, Ont., 1943, 5½%	1,954 20	
City of Windsor, Ont., 1944, 5½%	2,061 68	
City of Windsor, Ont., 1945, 5½%	2,175 07	
Town of Oakville, Ont., 1930, 6%	1,094 01	10,462 53
Town of Oakville, Ont., 1931, 6%	1,159 66	
Town of Oakville, Ont., 1932, 6%	1,229 24	
Town of Oakville, Ont., 1933, 6%	1,302 99	
Town of Oakville, Ont., 1934, 6%	1,381 16	
Town of Oakville, Ont., 1935, 6%	1,464 03	
Town of Oakville, Ont., 1936, 6%	1,551 87	
Town of Oakville, Ont., 1937, 6%	1,644 99	
Town of Eastview, Ont., 1941, 7%	5,000 00	5,177 16
Province of Alberta, £500, 1938, 4%	2,433 33	1,959 75
Canadian Northern Western Railway, £1,227 (Province of Alberta guarantee), 1942, 4½%	5,971 40	5,072 09
City of Winnipeg, £3,300 debenture stock, 1963, 4½%	16,060 00	12,146 06
Town of Parry Sound, 1945, 6%	8,143 12	22,374 31
Town of Parry Sound, 1946, 6%	8,631 71	
Town of Parry Sound, 1947, 6%	6,149 61	
Town of St. Michel de Laval, Que., 1954, 6%	9,000 00	8,471 25
Town of St. Michel de Laval, Que., 1955, 6%	21,000 00	19,758 11
Town of Montreal North, 1955, 6%	2,000 00	3,763 44
Town of Montreal North, 1956, 6%	2,000 00	
Canadian Northern Railways (Can. National Rys.), 1946, 6½%	36,000 00	40,372 73
City of Verdun, Que. schools, 1963, 5½%	20,000 00	20,473 51
Timmins Separate Schools, 1938, 1939, 1941, 5½%	9,000 00	9,197 53
Sherbrooke, Que. Protestant Schools, 1949, 5½%	5,100 00	22,795 52
Sherbrooke, Que. Protestant Schools, 1950, 5½%	5,300 00	
Sherbrooke, Que. Protestant Schools, 1951, 5½%	5,500 00	
Sherbrooke, Que. Protestant Schools, 1952, 5½%	5,700 00	
Sherbrooke, Que. Protestant Schools, 1953, 5½%	900 00	
Town of Leaside, Ont., 1952, 5½%	4,203 65	8,481 92
Town of Leaside, Ont., 1953, 5½%	4,434 93	
City of Edmonton, 1954, 5½%	28,000 00	27,072 08
Pacific Great Eastern Railway (Province of British Columbia guarantee), £5,091, 1942, 4½%	24,776 20	22,669 23
Town of Glace Bay, C.B., 1944, 5½%	30,000 00	30,000 00

Schedule "D"—*Continued*

Lethbridge Northern Irrigation District (Province of Alberta guarantee), 1951, 6%	$25,000 00	$27,622 88
Canadian National Railway (Dominion of Canada), 1954, 4½%	25,000 00	23,981 53
City of Edmonton, 1945, 5½%	25,000 00	24,618 50
Township of Tisdale, Ont., 1934, 6%	8,559 52	8,559 52
Dominion of Canada, 1946, 4½%	25,000 00	24,305 67
City of Edmonton, 1945, 5½%	7,000 00	7,035 00
Town of Riverside, 1928–1946, 5½%	44,810 02	45,167 00
City of Edmonton, 1953, 5½%	25,000 00	25,171 95
Totals	$507,245 56	$501,672 56

ESSEX & SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, COLCHESTER, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.

Chief or General Agent in Ontario.—Douglas G. Ross, 26 Adelaide St. W., Toronto.

Date of incorporation.—1902. *Date commenced business in Canada.*—March 11, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£56,000	Premiums—Ontario (net)	$26,736
Assets in Canada	$167,205	Premiums—Canada (net)	89,225
Liabilities in Canada	89,792	Claims—Ontario (net)	11,170
		Claims—Canada (net)	32,625

EXCELSIOR LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, David Fasken, K.C., Toronto; 1st Vice-President, Alex. Fasken, K.C., Toronto; 2nd Vice-President, Joseph Wright, Toronto; 3rd Vice-President, W. H. Gooderham, Toronto; General Manager, T. A. Dark, A.I.A., F.A.S., Toronto.

Directors.—Hon. J. L. Perron, Montreal; George E. Weir, Dresden, Ont.; W. H. Gooderham, Toronto; George R. Warwick, Toronto; J. C. Waugh, Winnipeg; James L. Ross, Toronto; I. H. Weldon, Toronto; Frank E. Maulson, Toronto; Geo. B. Nicholson,

Date of incorporation.—Aug. 7, 1889. *Date commenced business in Canada.*—Oct. 15, 1890.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$150,000	Premiums—Ontario (net)	$903,823
Total assets	13,314,951	Premiums—Total business (net)	2,413,194
Ontario business in force (gross)	31,941,780	Death claims—Ontario (net)	175,659
Total business in force (gross)	76,373,343	Death claims—Total business (net)	399,781

FEDERAL FIRE INSURANCE COMPANY OF CANADA

HEAD OFFICE, TORONTO

Incorporated.—December 5th, 1922. *Commenced business.*—January 2nd, 1923.

Officers (as at date of filing statement).—President, E. B. Stockdale; Vice-President, H. C. Scholfield, M.P.P.; Managing Director, H. Begg; Secretary, W. H. Buscombe.

Directors (as at date of filing statement).—E. B. Stockdale, H. C. Scholfield, M.P.P., H. Begg, F. K. Morrow, W. H. Mara, Frank Shannon, W. R. Begg, W. S. Morden, K.C., S.C. Tweed.

Auditors.—Holland Pettit, C.A.; Albert J. Walker, F.C.A.

Statement for the Year Ending 31st December, 1927

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $1,000,000.00.		
No. of shares, 10,000; Par value, $100.00.		
Capital stock at end of year	$400,000 00	$100,000 00

Premium on Capital Stock

Total amount paid to December 31st, 1927	$20,000 00

Assets

Mortgage loans on real estate, first charges	$38,700 00
Book value of bonds, debentures and debenture stocks owned by the Company. (*For details see Schedule "D"*)	138,001 69
Cash at head office	1,776 32
Cash in banks	30,027 44
Interest accrued	2,755 61
Agents' balances and premiums uncollected (*net, commission deducted*)	11,877 65
Total Admitted Assets of the Company	$223,138 71

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*See note on page 1.

Liabilities

All in the Province

Total provision for unpaid claims		$2,082 84
Total net reserve, $132,189.32; carried out at 80 per cent. thereof		105,751 46
Reinsurance premiums		12,623 15
Total of all liabilities except capital stock		$120,457 45
Capital stock paid in cash	$100,000 00	
Surplus in Profit and Loss account	2,681 26	
Excess of assets over liabilities		102,681 26
Total Liabilities		$223,138 71

Profit and Loss Account

All in the Province

Net premiums written		$127,513 41
Reserve of unearned premiums (80 per cent.):		
At beginning of year		97,438 52
At end of year		105,751 46
Increase		$8,312 94
Net premiums earned		$119,200 47
Net claims incurred		$51,819 48
Net adjustment expenses		1,425 42
Commissions		23,893 73
Taxes		2,940 12
Salaries, fee and travelling expenses		22,481 66
All other expenses		9,016 58
Underwriting profit		$7,623 48
Other revenue:		
Interest dividends and rents earned		9,692 44
		$17,315 92
Other Expenditure:		
Bad debts written off	$182 74	
Difference between estimated and paid claims and adjustment expenses ($90.01) at end of year	337 54	
		520 28
Net profit for the year		$16,795 64

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year	$85,885 62
Net profit brought down	16,795 64
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year	$102,681 26

Summary of Risks and Premiums—Fire

All in Ontario

	Amount	Premium
Gross in force at end of 1926	$28,399,431 00	$335,097 07
Taken in 1927, new and renewed	22,848,186 00	229,879 63
Total	$51,247,617 00	$564,976 70
Ceased in 1927 including renewed	11,271,059 00	191,028 73
Gross in force at end of 1927	$39,976,558 00	$373,947 97
Amount reinsured	12,534,970 00	123,408 64
Net in force at end of 1927	$27,441,588 00	$250,539 33

Schedule "D"

Bonds and Debentures owned by the Company

	Par value	Book value
Dominion of Canada, 1937, 5½%	$100 00	$105 92
Dominion of Canada, 1933, 5½%	100 00	103 58
Dominion of Canada, 1934, 5½%	200 00	204 07
Dominion of Canada, 1934, 5½%	200 00	204 07
Dominion of Canada, 1937, 5½%	300 00	317 76
Dominion of Canada, 1934, 5½%	400 00	404 64
Dominion of Canada, 1934, 5½%	500 00	508 71
Dominion of Canada, 1934, 5½%	500 00	510 18
Dominion of Canada, 1934, 5½%	500 00	510 18
Dominion of Canada, 1944, 4½%	1,500 00	1,456 60
Dominion of Canada, 1934, 5½%	2,200 00	2,238 31
Dominion of Canada, 1934, 5½%	10,000 00	10,233 01
Dominion of Canada, 1934, 5½%	10,000 00	10,203 53
Canadian National Railway, 1930, 5%	6,000 00	5,975 28
Canadian Northern Railway, 1934, 4%	7,300 00	6,873 28
Province of Ontario, 1941, 6%	6,000 00	6,583 92
Province of Ontario, 1946, 4½%	5,000 00	4,769 50

Schedule "D"—*Continued*

City of Belleville, 1942, 6%	$1,000 00	$1,070 21
City of Belleville, 1942, 6%	4,000 00	4,280 86
City of Brantford, 1940, 4½%	5,000 00	4,763 12
City of Galt, 1938, 6%	3,000 00	3,152 72
City of Hamilton, 1930, 5%	1,000 00	993 06
Town of Mimico, 1948-1950, 5%	5,000 00	5,066 71
City of Niagara Falls, 1949, 5%	1,000 00	955 06
City of Niagara Falls, 1932-1936, 5½%	4,000 00	4,034 38
Town of Oshawa, 1934, 5½%	8,859 64	8,961 06
City of Stratford, 1934, 5%	1,000 00	982 83
City of Stratford, 1930, 5%	2,500 00	2,479 69
City of Toronto, 1929, 5½%	1,000 00	1,002 85
City of Toronto, 1937, 5%	3,000 00	3,045 00
City of Toronto, 1938, 5%	5,000 00	4,896 55
City of Toronto, 1938-1940, 6%	3,000 00	3,251 22
City of Toronto, 1945, 5%	1,000 00	1,000 00
City of Toronto, 1945, 5%	1,000 00	1,000 00
City of Toronto, 1949, 5%	1,000 00	1,000 00
Town of Waterloo, 1931-1933, 5½%	5,012 36	5,044 83
Windsor Hydro-Electric, 1960, 4½%	5,000 00	4,383 15
City of Windsor, 1951-1952, 5½%	25,435 85	25,435 85
	137,607 85	$138,001 69

FEDERATED BRITISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, 59 Yonge St., Toronto.
Chief or General Agent in Ontario.—C. Stuart Malcolm, 59 Yonge St., Toronto.
Date of incorporation.—May 1, 1906. *Date commenced business in Canada.*—June 10, 1927.

Capital stock paid in cash	$1,512,553
Assets in Canada	84,417
Liabilities in Canada	34,401

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$30,505
Premiums—Canada (net)	59,538
Claims—Ontario (net)	10,394
Claims—Canada (net)	10,845

FIDELITY AMERICAN INSURANCE COMPANY*

HEAD OFFICE, HOUSTON, TEXAS.

Manager or Chief Executive Officer in Canada.—Norman S. Jones, Hamilton, Ont.
Chief or General Agent in Ontario.—Norman S. Jones, Imperial Bldg., Hamilton, Ont.
Date of incorporation.—1927†. *Date commenced business in Canada.*—1927.

Capital stock paid in cash	$200,000
Assets in Canada	62,092
Liabilities in Canada	12,508

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$4,482
Premiums—Canada (net)	18,898
Claims—Ontario (net)	1,050
Claims—Canada (net)	1,059

THE FIDELITY & CASUALTY COMPANY OF NEW YORK*†

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Geo. Z. DeClercq, Montreal.
Chief or General Agent in Ontario.
Date of incorporation.—March 20, 1876. *Date commenced business in Canada.*—May 15, 1905.

Capital stock paid in cash	$4,000,000
Assets in Canada	309,895
Liabilities in Canada	29,886

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	......
Premiums—Canada (net)	......
Claims—Ontario (net)	......
Claims—Canada (net)	......

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*See note on page 1.
†Re-organized (Old Fidelity, Lloyds).

FIDELITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO.

Officers.—President and Manager, Col. A. E. Kirkpatrick, Toronto; Vice-President, Sidney W. Band, Toronto; Secretary, Wm. R. Kirkpatrick, Toronto.

Directors.—W. Geo. Hynson, Baltimore, Md.; R. Howard Bland, Baltimore, Md.; Brig.-Gen. Chas. H. Mitchell, Toronto; Gerard B. Strathy, Toronto; E. G. Hanson, Montreal; W. W. Symington, Baltimore, Md.; Henry J. Wright, K.C., Toronto; J. Allan Ross, Toronto; Alfred C. Bethune, Ottawa; Alfred Savarde, K.C., Quebec, Que.; C. Porter Houston, Baltimore, Md.; Mark Bredin, Toronto.

Date of incorporation.—June 4, 1921. *Date commenced business in Canada.*—Feb. 9, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$115,427
Total assets	450,272	Premiums—Canada (net)	205,262
Total liabilities	129,184	Claims—Ontario (net)	44,200
Surplus protection of policyholders	250,000	Claims—Total business (net)	70,299

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of incorporation.—Jan. 25, 1910. *Date commenced business in Canada.*—April 11, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$10,000,000	Premiums—Ontario (net)	$155,417
Assets in Canada	816,838	Premiums—Canada (net)	468,437
Liabilities in Canada	329,482	Claims—Ontario (net)	60,887
		Claims—Canada (net)	144,991

FIRE ASSOCIATION OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Theodore Meunier, Montreal.

Chief or General Agent in Ontario.—F. Midgeley, 357 Bay St., Toronto.

Date of incorporation.—1820. *Date commenced business in Canada.*—March 10, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$112,471
Assets in Canada	609,730	Premiums—Canada (net)	550,618
Liabilities in Canada	390,289	Claims—Ontario (net)	49,393
		Claims—Canada (net)	227,904

THE FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President, Hon. Senator R. Dandurand, K.C., Montreal; Vice-President and Manager, J. A. Blondeau, Montreal; Secretary, H. Clement.

Directors.—Hon. Senator C. P. Beaubien, Montreal; J. M. Fortier, Montreal; Hon. Sir Lomer Gouin, P.C., K.C.M.G., Montreal; C. M. Hart, Montreal; N. Lavoie, Quebec; Hon. R. Lemieux, K.C., P.C., Montreal; Donat Raymond, Montreal; Capt. W. G. Ross, S.S.D., Winnipeg; Capt. Wm. Robinson.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of incorporation.—May 18, 1916. *Date commenced business in Canada.*—Oct. 28, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$148,969
Total assets	1,274,304	Premiums—Total business (net)	359,515
Total liabilities	647,138	Claims—Ontario (net)	66,793
Surplus protection of policyholders	627,170	Claims—Total business (net)	143,309

FIREMAN'S FUND INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—G. Temple McMurrich, Toronto.

Chief or General Agent in Ontario.—G. Temple McMurrich, 22 Toronto St., Toronto.

Date of incorporation.—May 6 1863. *Date commenced business in Canada.*—Nov. 30, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$57,129
Assets in Canada	404,197	Premiums—Canada (net)	189,856
Liabilities in Canada	122,979	Claims—Ontario (net)	62,536
		Claims—Canada (net)	185,728

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*See note on page 1.

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. F. Massie, Toronto.

Chief or General Agent in Ontario.—R. F. Massie, 465 Bay St., Toronto.

Date of incorporation.—Dec. 3, 1855. *Date commenced business in Canada.*—May 22, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$7,500,000	Premiums—Ontario (net)	$54,710
Assets in Canada	379,101	Premiums—Canada (net)	180,439
Liabilities in Canada	141,643	Claims—Ontario (net)	19,283
		Claims—Canada (net)	51,099

FIRST AMERICAN FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. E. D. Baldwin, 17 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—Gilbert Sanderson Pearcy, 15 Wellington St. East, Toronto.

Date of incorporation.—July 25, 1925. *Date commenced business in Canada.*—April 12, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$15,233
Assets in Canada	95,602	Premiums—Canada (net)	68,305
Liabilities in Canada	39,399	Claims—Ontario (net)	7,869
		Claims—Canada (net)	28,565

FONCIERE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(*La Fonciere Compagnie d'Assurances Mobiliers et Immobiliers a Primes Fixes*)

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.

Chief or General Agent in Ontario.—H. Begg, 78 King St. East, Toronto.

Date of organization.—May 23, 1877. *Date commenced business in Canada.*—April 7, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash, Francs	10,000,000	Premiums—Ontario (net)	$20,453
Assets in Canada	$136,001	Premiums—Canada (net)	106,059
Liabilities in Canada	60,002	Claims—Ontario (net)	1,032
		Claims—Canada (net)	20,549

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Fred. W. Evans, Montreal.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of incorporation.—1829. *Date commenced business in Canada.*—Feb, 27, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	†Premiums—Ontario (net)	nil
Assets in Canada	211,651	†Premiums—Canada (net)	nil
†Liabilities in Canada	nil	†Claims—Ontario (net)	nil
		†Claims—Canada (net)	nil

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO.

Officers.—President, Col. J. F. Michie, Toronto; Vice-President, R. S. Waldie, Toronto; Managing Director, Thos. H. Hall, Toronto; Manager, W. A. Barrington, Toronto.

Directors.—F. Norrie-Miller, J.P., Perth, Scotland; J. A. McIntosh, K.C., Toronto; F. Richardson, Philadelphia, Pa.; Rt. Hon. Lord Morris, London, England.

Date of incorporation.—July 13, 1906. *Date commenced business in Canada.*—Sept. 4, 1906.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$135,000	Premiums—Ontario (net)	$577,077
Total assets	1,906,219	Premiums—Total business (net)	1,001,876
Total liabilities	885,134	Claims—Ontario (net)	236,419
Surplus protection of policyholders	886,085	Claims—Total business (net)	448,086

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*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, PERTH, SCOTLAND.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Thomas H. Hall, Toronto.
Chief or General Agent in Ontario.—Thomas H. Hall, 357 Bay St., Toronto.
Date of incorporation.—Feb. 23, 1891. *Date commenced business in Canada.*—July 14, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,320,000	Premiums—Ontario (net)	$199,613
Assets in Canada	768,479	Premiums—Canada (net)	609,829
Liabilities in Canada	264,781	Claims—Ontario (net)	79,630
		Claims—Canada (net)	252,421

THE GENERAL CASUALTY INSURANCE COMPANY OF PARIS*

(*Compagnie d'Assurances Generales Accidents, Vol. Martines, Risques, Divers Reassurances.*)

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—T. F. Dobbin, Montreal.
Chief or General Agent in Ontario.—A. M. Browne, 170 Pacific Ave., Toronto.
Date of incorporation.—1912. *Date commenced business in Canada.*—June 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash, Francs	10,000,000	Premiums—Ontario (net)	$2,834
Assets in Canada	$123,554	Premiums—Canada (net)	7,162
Liabilities in Canada	4,200	Claims—Ontario (net)	825
		Claims—Canada (net)	2,476

GENERAL EXCHANGE INSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—O. R. Davis, Oshawa.
Chief or General Agent in Ontario.—O. R. Davis, Oshawa.
Date of incorporation.—July 6, 1925. *Date commenced business in Canada.*—Dec. 17, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$123,551
Assets in Canada	271,327	Premiums—Canada (net)	288,842
Liabilities in Canada	179,178	Claims—Ontario (net)	50,737
		Claims—Canada (net)	140,876

THE GENERAL FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(*Compagnie d'Assurances Generales L'Incendie.*)

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Thos. F. Dobbin, Montreal.
Chief or General Agent in Ontario.—William Johnston, 43 Adelaide St. East, Toronto.
Date of incorporation.—1819. *Date commenced business in Canada.*—July 20, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash, Francs	20,000,000	Premiums—Ontario net)	$26,160
Assets in Canada	$175,946	Premiums—Canada (net)	129,760
Liabilities in Canada	97,977	Claims—Ontario (net)	10,668
		Claims—Canada (net)	38,962

GENERAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, STATE OF WASHINGTON.

Manager or Chief Executive Officer in Canada.—Norman S. Jones, Hamilton.
Chief or General Agent in Ontario.—Norman S. Jones, Imperial Bldg., Hamilton.
Date of incorporation.—Feb. 28, 1923. *Date commenced business in Canada.*—Dec., 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$13,972
Assets in Canada	96,967	Premiums—Canada (net)	67,478
Liabilities in Canada	30,775	Claims—Ontario (net)	26
		Claims—Canada (net)	911

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*See note on page 1.

GIRARD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robt. F. Massie, Toronto.
Chief or General Agent in Ontario.—Robt. F. Massie, 465 Bay St., Toronto.
Date of incorporation.—1853. *Date commenced business in Canada.*—April 30, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1.000,000	Premiums—Ontario (net)	$10,190
Assets in Canada	141,164	Premiums—Canada (net)	36,944
Liabilities in Canada	23,796	Claims—Ontario (net)	Cr. 899
		Claims—Canada (net)	13,025

GLENS FALLS INSURANCE COMPANY

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—R. T. Leavens, Toronto.
Chief or General Agent in Ontario.—R. T. Leavens, 36 Toronto St., Toronto.
Date of organization.—1850. *Date commenced business in Canada.*—Nov. 28, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,000,000	Premiums—Ontario (net)	$69,591
Assets in Canada	469,292	Premiums—Canada (net)	422,793
Liabilities in Canada	144,540	Claims—Ontario (net)	29,780
		Claims—Canada (net)	303,823

THE GLOBE INDEMNITY COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, F. C. Browning, Montreal; Vice-President and Fire Manager, Lewis Laing, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—Sir Frederick Williams-Taylor, Montreal; W. Molson McPherson, Quebec; J. Theo LeClerc, Montreal; Frederick Edmund Meredith, Montreal; Lt.-Col. Herbert Molson, LL.D., B.A.Sc., C.M.G., Montreal; Hugh Lewis; Liverpool, England.

Chief or General Agent in Ontario.—H. Chirchill-Smith, Metropolitan Bldg., Toronto.

Date of incorporation.—July 23, 1894. *Date commenced business in Canada.*—Aug. 27, 1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$520,586
Total assets	1,299,761	Premiums—Total business (net)	1,078,129
Total liabilities	802,410	Claims—Ontario (net)	291,425
Surplus protection of policyholders	497,350	Claims—Total business (net)	598,773

GLOBE & RUTGERS FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. W. Binnie, Montreal.
Chief or General Agent in Ontario.—W. H. Sherman, 26 Adelaide St. West, Toronto.
Date of organization.—Dec. 20, 1898. *Date commenced business in Canada.*—March 6, 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,500,000	Premiums—Ontario (net)	$327,598
Assets in Canada	1,423,794	Premiums—Canada (net)	865,781
Liabilities in Canada	618,612	Claims—Ontario (net)	147,446
		Claims—Canada (net)	398,123

GREAT AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—William Robins, Toronto.
Chief or General Agent in Ontario.—William Robins, Dominion Bank Bldg., Toronto.
Date of incorporation.—March 6, 1871. *Date commenced business in Canada.*—Dec. 7, 1904.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$12,500,000	Premiums—Ontario (net)	$92,872
Assets in Canada	836,751	Premiums—Canada (net)	570,682
Liabilities in Canada	315,045	Claims—Ontario (net)	40,632
		Claims—Canada (net)	298,605

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*See note on page 1.

THE GREAT WEST LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—Honorary President, Alex. Macdonald, Winnipeg; President, Geo. W. Allan, Winnipeg; Vice-Presidents, Geo. F. Galt, Winnipeg; R. T. Riley, Winnipeg; General Manager, C. C. Ferguson, Winnipeg.

Directors.—Sir Daniel McMillan, Winnipeg; M. F. Christie, Winnipeg; Andrew Kelly, Winnipeg; W. H. Cross, Winnipeg; F. L. Patton, Winnipeg; W. P. Riley, Winnipeg; M. Bull, Winnipeg; Hugh F. Osler, Winnipeg; J. A. Richardson, Winnipeg.

Chief or General Agent in Ontario.—Milton Taylor, 36 Toronto St., Toronto.

Date of incorporation.—Aug. 28, 1891. *Date commenced business in Canada.*—Aug. 18, 1892.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$3,535,776
Total assets	94,909,283	Premiums—Total business (net)	16,282,795
Ontario business in force (gross	103,280,493	Death Claims—Ontario (net)	469,156
Total business in force (gross)	496,896,258	Death Claims—Total business(net)	2,156,000

THE GUARANTEE COMPANY OF NORTH AMERICA*

HEAD OFFICE, MONTREAL.

Officers.—President and Managing Director, Henry E. Rawlings, Montreal; Vice-President, Wm. McMaster, Montreal.

Directors.—Sir Vincent Meredith, Montreal; Hon. E. C. Smith, St. Albans, Vt.; Frank Scott, Montreal; Hon. Smeaton White, Montreal; Philip Stockton, Boston; Henry Tatnal, Philadelphia, Pa.; Geo. W. Allan, Winnipeg; Hon. Thos. Ahearn, Ottawa.

Chief or General Agent in Ontario.—W. A. Medland, Mail Bldg., Toronto.

Date of incorporation.—Aug. 2, 1851. *Date commenced business in Canada.*—April, 1872.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$304,600	Premiums—Ontario (net)	$48,080
Total assets	3,870,133	Premiums—Total business (net)	432,712
Total liabilities	1,142,591	Claims—Total Ontario (net)	34,264
Surplus protection of policyholders.	2,727,542	Claims—Total business (net)	92,014

GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Bertram E. Hards, Montreal.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of organization.—Dec. 17, 1821. *Date commenced business in Canada.*—May 1, 1869.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,015,000	Premiums—Ontario (net)	$412,495
Assets in Canada	$2,597,730	Premiums—Canada (net)	1,406,231
Liabilities in Canada	1,008,820	Claims—Ontario (net)	173,325
		Claims—Canada (net)	660,435

THE GUARDIAN INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL.

Officers.—President, D. Forbes Angus, Montreal; Vice-President, Zepherin Hebert, Montreal; Secretary, Jno. Good, Montreal.

Directors.—Hon. Evelyn Hubbard, London, England; Geo, W. Reynolds, London, England; A. G. Sweet, London, England; F. L. Wanklyn, Senneville, Que.; Hon. A. W. Atwater, Montreal; B. E. Hards, Montreal; W. H. Clark Kennedy, V.C., D.S.O.

Chief or General Agent in Ontario.—J. A. Cameron, 330 Bay St., Toronto.

Date of incorporation.—April 4, 1911. *Date commenced business in Canada.*—Nov. 17, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$375,000	Premiums—Ontario (net)	$82,863
Total assets	1,437,706	Premiums—Total business (net)	528,633
Total liabilities	644,470	Claims—Ontario (net)	24,904
Surplus protection of policyholders.	793,235	Claims—Total business (net)	231,332

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*See note on page 1.

HALIFAX FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—Jno. B. Douglas, Halifax, N.S.; Vice-President, Jas. Moorman, Halifax, N.S.; General Manager and Secretary-Treasurer, A. G. Cross, Halifax, N.S.

Directors.—Hon. F. B. McCurdy, Halifax, N.S.; Hon. F. P. Bligh, Halifax, N.S.; E. V. Hogan, M.D., Halifax, N.S.; A. G. Cross, Halifax, N.S.

Chief or General Agent in Ontario.—D. N. Bonnyman, 24 Balliol St., Toronto.

Date of incorporation.—1809. *Date commenced business in Canada.*—Feb. 7, 1919.†

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums (net)	$14,794
Total assets	1,865,833	Premiums—Total business (net)	122,844
Total liabilities	194,896	Claims—Ontario (net)	3,263
Surplus protection of policyholders	1,670,936	Claims—Total business (net)	26,576

HAND IN HAND INSURANCE COMPANY

HEAD OFFICE, TORONTO.

Incorporated.—June 3rd, 1873. *Amendments to charter—Re-incorporated.*—July 5, 1921. *Commenced business.*—July 1, 1873.

Officers (as at date of filing statement).—President, Alfred Wright; Vice-President, Joseph Walmsley; Manager, Joseph Walmsley; Secretary, C. H. C. Fortner.

Directors (as at date of filing statement).—Alfred Wright, Joseph Walmsley, W. R. Houghton, C. M. Horswell and Alex. MacLean.

Auditors.—H. T. Jamieson & Company, C.A.

Statement for the Year Ending 31st December, 1927

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $500,000.00.		
No. of shares, 5,000. Par value, $100.00.		
Capital stock at beginning of year	$100,000 00	$100,000 00
Capital stock at end of year	$100,000 00	$100,000 00

Amount of calls unpaid at end of year, Nil.

Premium on Capital Stock.

Total amount paid to December 31, 1927	Nil

Assets

Mortgage loans on real estate, first charges	$23,950 00
Book value of bonds, debentures and debenture stocks owned by the Company	414,710 41
Cash at head office	3,266 13
Cash in banks	60,115 92
Interest and dividends due, $8.75; interest accrued, $5,776.63	5,785 38
Agents' balances and premiums uncollected (*net, commission deducted*)	8,198 24
Total admitted Assets of the Company	$516,026 08

Liabilities

All in the Province

Total provision for unpaid claims		$4,938 00
Total net reserve		70,614 11
Expenses due and accrued—fire		403 00
Taxes due and accrued		2,389 87
Millers and Manufacturers Insurance Company		226,515 19
Total of all liabilities except capital stock		$304,860 17
Capital stock paid in cash	$100,000 00	
Surplus in profit and loss account	111,165 91	
Excess of assets over liabilities		211,165 91
Total Liabilities		$516,026 08

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*See note on page 1.

†Prior to that date business was confined to the Province of Nova Scotia.

Profit and Loss Account

All in the Province

Net Premiums written	$100,774 88
Reserve of unearned premiums (100 per cent.):	
At beginning of year	$78,568 81
At end of year	70,614 11
Decrease	$7,954 70
Net premiums earned	$108,729 58
Net claims incurred	$50,614 38
Net adjustment expenses	1,582 18
Commissions	19,851 29
Taxes	7,540 87
Salaries, fees and travelling expenses	13,543 21
All other expenses	5,498 44
Underwriting profit	$10,099 21
Other revenue: Interest dividends earned and endorsement fees	15,915 16
Net Profit for the year	$26,014 37

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock at beginning of year)		$205,377 93
Net profit brought down		26,014 37
		$231,392 30
Increase in disallowed assets	$226 39	
Dividends declared	20,000 00	
		20,226 39
Surplus of assets over liabilities (excluding capital stock) at end of year		$211,165 91

Summary of Risks—Fire

All in the Province

Gross in force at end of 1926	$17,279,128 00
Taken in 1927—new or renewed	11,350,144 00
Total	$28,629,272 00
Ceased in 1927, including renewed	15,122,694 00
Gross in force at end of 1927	$13,506,578 00
Amount reinsured	435,812 00
Net in force at end of 1927	$13,070,766 00

Exhibit of Premiums

All in Ontario

	Fire	Automobile	Plate Glass
Gross in force at end of 1926	$148,171 67	$4,436 32	$7,359 52
Taken in 1927—new and renewed	103,176 64	7,936 31	5,491 68
Total	$251,348 31	$12,372 63	$12,851 20
Ceased in 1927, including renewed	118,495 97	5,312 99	6,364 57
Gross in force at end of 1927	$132,852 34	$7,059 64	$6,486 63
Reinsurance	1,071 13	343 80	....
Net in force at end of 1927	$131,781 21	$6,715 84	$6,486 63

Schedule "D"

Bonds and Debentures owned by the Company

	Par value	Book value
Town of Gananoque, 1935, 4%	$6,000 00	$5,700 00
Town of Morrisburg, 1939, 1940, 4½%	4,000 00	4,050 00
Province of Ontario, 1928, 6%	5,000 00	5,000 00
Hydro-Electric Power Commission, 1957, 4%	10,000 00	10,000 00
Province of Saskatchewan, 1939, 5%	20,000 00	19,146 00
Province of Ontario, 1935, 6%	20,000 00	18,650 00
City of Toronto, 1948, 5½%	10,000 00	9,625 00
Town of Gananoque, 1933, 4%	7,000 00	5,700 00
Town of Bridgeburg, 1935-1940, 5%	11,776 57	10,632 34
Town of Southampton, 1928-1935, 5%	1,916 68	1,648 31
Town of Kenora, 1937, 5½%	2,000 00	2,143 76
Town of Elmira, 1937-1938, 6%	1,990 60	1,990 60
Town of Niagara Falls, 1928-1933, 5%	4,605 31	4,250 87
Town of Kenora, 1937, 5½%	2,000 00	2,143 76
Town of Weston, 1928-1930, 4½%	3,809 13	2,921 81
Town of Goderich, 1928-1941, 5%	3,863 53	3,515 86
Village of Arthur, 1928-1930, 4½%	1,056 57	673 45

Schedule "D"—*Continued*

Town of Elmira, 1935-1936, 6%	$1,771 63	$1,771 63
Town of Milton, 1931, 5%	917 05	879 36
Town of Oshawa 1928-1933, 5%	4,399 16	4,165 39
City of Regina, £800, 1952, 4½%	3,893 33	3,157 10
Dominion of Canada, 1937, 5½%	100,000 00	100,408 32
Dominion of Canada, 1934, 5½%	15,000 00	15,000 00
Province of Saskatchewan, 1939, 5%	9,000 00	8,615 70
Province of Ontario, 1935, 6%	20,000 00	18,650 00
Province of Ontario, 1941, 6%	15,000 00	14,700 00
City of Hamilton, 1934, 6%	11,000 00	10,472 40
Province of Ontario, 1943, 6%	50,000 00	49,150 00
Canadian National Railways, 1936, 6%	25,000 00	26,028 00
Town of Dundas, 1928-1932, 5%	3,079 64	2,915 73
Town of Walkerville, 1937-1942, 4½%	2,784 27	2,414 75
Town of Chatham, 1928-1930, 6%	6,129 79	6,280 68
Hydro-Electric Power Commission, 1957, 4%	15,000 00	12,018 00
City of Toronto, 1950, 5½%	5,000 00	5,000 00
St. Paul's R.C. Schools, 1928-1956, 5½%	5,330 15	5,110 59
City of Edmonton, 1945, 5½%	20,000 00	20,181 00
Total	$428,323 41	$414,710 41

Stocks owned by the Company

	Par value	Book value
Toronto Mortgage Company, 5 shares, 11%	$250 00	$250 00

HARTFORD ACCIDENT & INDEMNITY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Peter A. McCallum, Toronto.
Chief or General Agent in Ontario.—Peter A. McCallum, 24 Wellington St. East, Toronto.
Date of incorporation.—1913. *Date commenced business in Canada.*—Aug. 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$54,125
Assets in Canada	279,523	Premiums—Canada (net)	137,576
Liabilities in Canada	143,786	Claims—Ontario (net)	28,459
		Claims—Canada (net)	95,543

HARTFORD FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Peter A. McCallum, Toronto.
Chief or General Agent in Ontario.—Peter A. McCallum, 24 Wellington St. East, Toronto.
Date of incorporation.—May, 1810. *Date commenced business in Canada.*—Nov., 1836.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$10,000,000	Premiums—Ontario (net)	$490,489
Assets in Canada	2,672,656	Premiums—Canada (net)	1,864,674
Liabilities in Canada	942,668	Claims—Ontario (net)	248,956
		Claims—Canada (net)	1,085,106

HARTFORD LIVE STOCK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Peter A. McCallum, Toronto.
Chief or General Agent in Ontario.—Peter A. McCallum, 24 Wellington St. East, Toronto.
Date of incorporation.—1916. *Date commenced business in Canada.*—July 29, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$49,162
Assets in Canada	69,181	Premiums—Canada (net)	54,911
Liabilities in Canada	53,342	Claims—Ontario (net)	54,786
		Claims—Canada (net)	61,486

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*See note on page 1.

THE HARTFORD STEAM BOILER INSPECTION & INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. N. Roberts, Toronto.

Chief or General Agent in Ontario.—H. N. Roberts, Federal Bldg., Toronto.

Date of incorporation.—1866. *Date commenced business in Canada.*—July 12, 1907.

Capital stock paid in cash	$2,500,000
Assets in Canada	54,916
Liabilities in Canada	Nil

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$2,089
Premiums—Canada (net)	13,844
Claims—Ontario (net)	nil
Claims—Canada (net)	nil

HOME INSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred, W. Evans, Montreal.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of incorporation.—1853. *Date commenced business in Canada.*—Jan. 1, 1902.

Capital stock paid in cash	$18,000,000
Assets in Canada	3,807,653
Liabilities in Canada	1,350,092

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$397,441
Premiums—Canada (net)	2,339,588
Claims—Ontario (net)	227,279
Claims—Canada (net)	1,606,264

HUDSON BAY INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, J. H. Labelle, Montreal; Vice-President, P. J. Quinn, Toronto.

Directors.—J. J. Atkinson, Liverpool, England; P. R. Gault, Montreal, Que.; A. St. Cyr, Montreal; G. B. Fraser, Montreal; P. J. Quinn, Toronto; W. H. Barker, Vancouver, B.C.; R. A. Mannings, Montreal; A. Haden, Montreal; Chas. Duquette.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. East, Toronto.

Date of incorporation.—1908. *Date commenced business in Canada.*—Dec. 6, 1910.

Capital stock paid in cash	$229,150
Total assets	574,946
Total liabilities	185,808
Surplus protection of policyholders	389,137

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$67,281
Premiums—Total business (net)	164,575
Claims—Ontario (net)	27,155
Claims—Total business (net)	72,025

IMPERIAL ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—James B. Paterson, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of organization.—1899. *Date commenced business in Canada.*—Dec. 12, 1922.

Capital stock paid in cash	$500,000
Assets in Canada	196,929
Liabilities in Canada	74,108

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$21,313
Premiums—Canada (net)	94,700
Claims—Ontario (net	5,061
Claims—Canada (net)	23,637

IMPERIAL INSURANCE OFFICE*

HEAD OFFICE, TORONTO.

Officers.—President and Managing Director, Lyman Root, Toronto; Vice-President and Assistant Managing Director, Robt. L. Stailing, Toronto.

Directors.—Geo. S. Lyon, Toronto; H. F. Petman, Toronto; Thos. A. Brydall, Toronto; Chas. J. Harvey, Toronto; H. W. Muskett, Toronto; A. H. Butler, Toronto; W. J. Blackburn, Winnipeg.

Date of incorporation.—1907. *Date commenced business in Canada.*—†Aug. 18, 1913.

Capital stock paid in cash	$175,000
Total assets	746,933
Total liabilities	235,434
Surplus protection of policyholders	175,000

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$70,988
Premiums—Total business (net)	167,628
Claims—Ontario (net)	24,951
Claims—Total business (net)	68,679

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*See note on page 1.

†Prior to this date business confined to Province of British Columbia.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO.

Officers.—President, G. A. Morrow, Toronto; Vice-Presidents, S. J. Moore, Toronto, and E. T. Malone, K.C., Toronto; Managing Director, J. F. Weston, Toronto; Assistant General Manager, G. Cecil Moore, Toronto; Secretary, D. Matheson, Toronto.

Directors.—Sir John Aird, Toronto; Thos. Bradshaw, Toronto; D. B. Hanna, Toronto; Hon. Wm. Harty, Kingston; Sir Herbert S. Holt, Montreal; W. G. Morrow, Toronto; James Ryrie, Toronto; H. H. Williams, Toronto; G. A. Morrow, Toronto.

Date of incorporation.—April 23, 1896. *Date commenced business in Canada.*—Oct. 1, 1897.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$850,000	Premiums—Ontario (net)	$2,862,522
Total assets	45,242,681	Premiums—Total business (net)	8,816,994
Ontario business in force (gross)	87,789,360	Death claims—Ontario (net)	357,449
Total business in force (gross)	242,131,790	Death claims—Total business (net)	1,269,986

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, Pa.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Samuel Carlton, Montreal.

Chief or General Agent in Ontario.—Edward A. Richardson, Federal Bldg., Toronto.

Date of incorporation.—1920. *Date commenced business in Canada.*—July 3, 1922.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	
Assets in Canada	451,246	Premiums—Canada (net)	$534,323
Liabilities in Canada	331,790	Claims—Ontario (net)	[illegible]
		Claims—Canada (net)	591,248

INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Robert Hampson & Son, Ltd., Montreal.

Chief or General Agent in Ontario.—J. E. Proctor, 60 King St. West, Toronto.

Date of incorporation.—April 14, 1794. *Date commenced business in Canada.*—Nov. 7, 1889.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$7,500,000	Premiums—Ontario (net)	$324,462
Asstes in Canada	1,281,999	Premiums—Canada (net)	1,027,646
Liabilities in Canada	581,454	Claims—Ontario (net)	205,541
		Claims—Canada (net)	617,973

INSURANCE COMPANY OF STATE OF PENNSYLVANIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. W. Binnie, Montreal.

Chief or General Agent in Ontario.—W. H. Sherman, 26 Adelaide St. West, Toronto.

Date of incorporation.—April 18, 1794. *Date commenced business in Canada.*—Mar. 22, 1912.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$41,915
Assets in Canada	269,616	Premiums—Canada (net)	132,539
Liabilities in Canada	94,702	Claims—Ontario (net)	19,950
		Claims—Canada (net)	65,775

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*See note on page 1.

INTERNATIONAL FIDELITY INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Neil Sinclair, Toronto.

Chief or General Agent in Ontario.—Neil Sinclair, 36 King St. East, Toronto.

Date of incorporation.—Dec. 27, 1904. *Date commenced business in Canada.*—June 2, 1905.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$2,313
Assets in Canada	5,200	Premiums—Canada (net)	6,508
Liabilities in Canada	2,646	Claims—Ontario (net)	191
		Claims—Canada (net)	1,503

LAURENTIAN INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Peter Bercovitch, Montreal; Vice-President, Jos. S. Leo, Montreal; Manager, A. J. Hart, Montreal.

Directors.—M. J. Finkelstein, Winnipeg; J. C. Asch, Montreal; S. Hart, Montreal; J. Horwitz, Montreal; S. W. Jacobs, Montreal; A. Levin, Montreal; Jos. Levinson, Montreal; Capt. W. Sebag-Montefiore, Montreal; Hy. Weinfield, Montreal; S. Wener, Montreal; J. L. Sabbath, Montreal.

Chief or General Agent in Ontario.—J. E. Hodgins, 88 King St. East, Toronto.

Date of incorporation.—1924. *Date commenced business in Canada.*—Mar. 5, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$220,563	Premiums—Ontario (net)	$90,925
Total assets	331,699	Premiums—Total business (net)	142,670
Total liabilities	237,547	Claims—Ontario (net)	90,329
Surplus protection of policyholders	94,152	Claims—Total business (net)	125,222

LAW, UNION & ROCK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Alfred Wright, Toronto.

Chief or General Agent in Ontario.—Alfred Wright, 14 Richmond St. East, Toronto.

Date of incorporation.—1806. *Date commenced business in Canada.*—April, 1899.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$ 825,000	Premiums—Ontario (net)	$136,666
Assets in Canada	1,269,150	Premiums—Canada (net)	491,334
Liabilities in Canada	373,758	Claims—Ontario (net)	50,480
		Claims—Canada (net)	169,984

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Lewis Laing, Montreal.

Chief or General Agent in Ontario.—H. Churchill Smith, Metropolitan Bldg., Toronto.

Date of incorporation.—May 21, 1836. *Date commenced business in Canada.*—June 4, 1851.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£531,050		
Life,—		*Life*,—	
Assets in Canada (included in other than Life):		Premiums—Ontario (net)	$516
Ontario business in force (gross)	$32,036	Premiums—Canada (net)	7,466
Canadian business in force (gross)	153,270	Death claims—Ontario (net)	6,466
		Death claims—Canada (net)	7,466
Other than Life,—		*Other than Life*,—	
Assets in Canada	$2,953,617	Premiums—Ontario (net)	$486,611
Liabilities in Canada	1,163,967	Premiums—Canada (net)	1,530,674
		Claims—Ontario (net)	244,206
		Claims—Canada (net)	587,961

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*See note on page 1.

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, Que.

Officers.—President and Manager, Lewis Laing, Montreal; Vice-President, and Secretary, R. Forster Smith, Montreal.

Directors.—Hugh Lewis, Liverpool, England; J. Theo Leclerc, Montreal; W. Molson McPherson, Montreal; Lt.-Col. Herbert Molson, Montreal; F. E. Meredith, K.C., Montreal; Sir Frederick Williams-Taylor, Montreal; F. C. Browning, Montreal.

Chief or General Agent in Ontario.—H. Churchill-Smith, Metropolitan Bldg., Toronto.

Date of incorporation.—Mar. 12, 1912. *Date commenced business in Canada.*—Aug. 1, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$175,000	Premiums—Ontario (net)	$101,810
Total assets	1,462,621	Premiums—Total business (net)	312,849
Total liabilities	349,129	Claims—Ontario (net)	63,800
Surplus protection to policyholders	1,113,491	Claims—Total business (net)	122,909

LOCAL GOVERNMENT GUARANTEE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alexander MacDonald, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of incorporation.—1890. *Date commenced business in Canada.*—Nov. 23, 1923.

		PREMIUMS WRITTEN—CLAIMS IMCURRED	
Capital stock paid in cash	£12,488	Premiums—Ontario (net)	$11,327
Assets in Canada	$114,241	Premiums—Canada (net)	69,001
Liabilities in Canada	56,109	Claims—Ontario (net)	1,985
		Claims—Canada (net)	10,246

LONDON ASSURANCE*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—W. Kennedy & W. B. Colley, Montreal (Joint Managers).

Chief or General Agent in Ontario.—Messrs. Armstrong, DeWitt & Crossing, 36 Toronto St., Toronto, Ont.

Date of incorporation.—June 22, 1720. *Date commenced business in Canada.*—1862.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,249,880	Premiums—Ontario (net)	$191,490
Assets in Canada	883,729	Premiums—Canada (net)	574,775
Liabilities in Canada	437,290	Claims—Ontario (net)	97,361
		Claims—Canada (net)	245,416

LONDON-CANADA INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, Peter A. McCallum, Toronto; Vice-President, B. W. Ballard, Toronto; Secretary, A. V. Stamper, Toronto.

Directors.—W. H. Hunter, Toronto; W. T. Kernahan, Toronto; A. C. McMaster, Toronto; A. R. Knight, Toronto; A. G. Cruickshank, Toronto; W. J. Wilcox, Winnipeg; H. A. Fromings, Montreal.

Date of incorporation.—1859. *Date commenced business in Canada.*—1859.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$139,048
Total assets	731,956	Premiums—Total business (net)	205,146
Total liabilities	183,571	Claims—Ontario (net)	48,499
Surplus protection of policyholders	548,385	Claims—Total business (net)	74,924

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*See note on page 1.

LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—George Weir, Toronto.

Chief or General Agent in Ontario.—Geo. Weir, 40 Richmond St. W., Toronto.

Date of organization.—1867. *Date commenced business in Canada.*—July, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£250,000	Premiums—Ontario (net)	$362,389
Assets in Canada	$1,069,987	Premiums—Canada (net)	894,434
Liabilities in Canada	551,674	Claims—Ontario (net)	121,682
		Claims—Canada (net)	389,033

LONDON & LANCASHIRE GUARANTEE & ACCIDENT COMPANY OF CANADA*

HEAD OFFICE, TORONTO.

Officers.—President, Alfred Wright, Toronto; Managing Director and Secretary, Alexander McLean, Toronto.

Directors.—W. R. Houghton, Toronto; C. M. Horswell, Toronto; A. W. Blake, Vancouver

Date of incorporation.—April 10, 1908. *Date commenced business in Canada.*—July 24, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$400,000	Premiums—Ontario (net)	$257,175
Total assets	1,075,027	Premiums—Total business (net)	428,859
Total liabilities	300,487	Claims—Ontario (net)	122,679
Surplus protection of policyholders	774,540	Claims—Total business (net)	187,685

LONDON AND LANCASHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Alfred Wright, Toronto.

Chief or General Agent in Ontario.—Alfred Wright, 14 Richmond St. E., Toronto.

Date of organization.—Dec. 10, 1861. *Date commenced business in Canada.*—April, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£727,862	Premiums—Ontario (net)	$538,662
Assets in Canada	$1,871,566	Premiums—Canada (net)	1,314,686
Liabilities in Canada	959,426	Claims—Ontario (net)	191,472
		Claims—Canada (net)	509,453

THE LONDON LIFE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ONT.

Officers.—President, Albert O. Jeffery, K.C., London, Ontario; Vice-President, W. M. Spencer, London; Vice-President, John G. Richter, F.A.S., London; General Manager, Edward E. Reid, A.I.A., London.

Directors.—J. Edgar Jeffery, London; H. S. Blackburn, London; Arch. McPherson, London; Alfred M. Smart, London; Thos. W. Baker, London; Wm. Gorman, London.

Date of incorporation.—1874. *Date commenced business in Canada.*—1874.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$5,674,872
Total assets	44,068,929	Premiums—Total business (net)	9,162,091
Ontario business in force (gross)	194,108,824	Death claims—Ontario (net)	575,055
Total business in force (gross)	298,739,167	Death claims—Total business (net)	880,147

LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. L. Monkman, Montreal.

Chief or General Agent in Ontario.—G. Temple McMurrich, 22 Toronto St., Toronto.

Date of incorporation.—1860. *Date commenced business in Canada.*—April 24, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$24,818
Assets in Canada	$250,882	Premiums—Canada (net)	52,942
Liabilities in Canada	50,434	Claims—Ontario (net)	6,542
		Claims—Canada (net)	12,275

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*See note on page 1.

LONDON & SCOTTISH ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alex. Bissett, Montreal.

Chief or General Agent in Ontario.—W. J. Morris, 21-23 Adelaide St. East, Toronto.

Date of organization.—1862. *Date commenced business in Canada.*—1863.

Capital stock paid in cash	£120,000
Life,—	
Assets in Canada	$9,171,344
Liabilities in Canada	5,713,738
Ontario business in force (gross)	7,552,530
Canadian business in force (gross)	18,982,708
Other than Life,—	
Assets in Canada	335,064
Liabilities in Canada	89,544

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life,—	
Premiums—Ontario (net)	$146,356
Premiums—Canada (net)	691,348
Death Claims—Ontario (net)	59,032
Death Claims—Canada (net)	227,418
Other than Life,—	
Premiums—Ontario (net)	27,597
Premiums—Canada (net)	219,633
Claims—Ontario (net)	5,609
Claims—Canada (net)	96,067

LOYAL PROTECTIVE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Wm. Atkins, Toronto.

Chief or General Agent in Ontario.—Wm. Atkins, Continental Life Bldg., Toronto.

Date of incorporation.—1909. *Date commenced business in Canada.*—Feb. 13, 1913.

Capital stock paid in cash	$100,000
Assets in Canada	149,104
Liabilities in Canada	93,946

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$141,868
Premiums—Canada (net)	304,466
Claims—Ontario (net)	80,291
Claims—Canada (net)	151,636

LUMBERMEN'S INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Date of incorporation.—June 11, 1873. *Date commenced business in Canada.*—Nov. 5, 1926.

Capital stock paid in cash	$1,000,000
Assets in Canada	85,407
Liabilities in Canada	31,795

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$34,108
Premiums—Canada (net)	64,061
Claims—Ontario (net)	3,634
Claims—Canada (net)	9,013

MANUFACTURERS LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, W. G. Gooderham, Toronto; Vice-President, A. J. Wilkes, K.C., Brantford; Vice-President, C. C. Dalton, Toronto; Managing Director, J. B. McKechnie, Toronto.

Directors.—E. R. C. Clarkson, Toronto; F. G. Osler, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; William Stone, Oakville.

Date of incorporation.—June 23, 1887. *Date commenced business in Canada.*—Aug. 19, 1887.

Capital stock paid in cash	$675,000
Total assets	76,483,180
Ontario business in force (gross)	86,896,598
Total business in force (gross)	402,554,431

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$2,771,357
Premuims—Total business (net)	15,888,088
Death claims—Ontario (net)	368,188
Death claims—Total business(net)	2,441,498

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*See note on page 1.

MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Reed, Shaw & McNaught, Toronto.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of organization.—July 30, 1836. *Date commenced business in Canada.*—Dec. 14, 1896.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£600,000	Premiums—Ontario (net)	$34,766
Assets in Canada	$334,202	Premiums—Canada (net)	84,106
Liabilities in Canada	266,136	Claims—Ontario (net)	912
		Claims—Canada (net)	260,625

MARYLAND CASUALTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—F. J. Lightbourn, Toronto.

Chief or General Agent in Ontario.—F. J. Lightbourn, 54 Adelaide St. East, Toronto.

Date of incorporation.—Mar., 1898. *Date commenced business in Canada.*—May 12, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$73,796
Assets in Canada	689,688	Premiums—Canada (net)	425,053
Liabilities in Canada	294,827	Claims—Ontario (net)	17,184
		Claims—Canada (net)	175,886

MARYLAND INSURANCE COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, Montreal.

Chief or General Agent in Ontario.—James E. Dimock, 9 Wellington St. East, Toronto.

Date of incorporation.—1912. *Date commenced business in Canada.*—Sept. 5, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$750,000	Premiums—Ontario (net)	$9,762
Assets in Canada	130,053	Premiums—Canada (net)	64,026
Liabilities in Canada	35,662	Claims—Ontario (net)	4,188
		Claims—Canada (net)	20,536

THE MERCANTILE FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President and Managing Director, Alfred Wright, Toronto; Secretary, W. R. Houghton, Toronto.

Directors.—Alex. Maclean, Toronto; A. S. Booth, Montreal; C. M. Horswell, Toronto; W. R. Houghton, Toronto.

Date of incorporation.—1874. *Date commenced business in Canada.*—Nov. 1, 1875.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$50,000	Premiums—Ontario (net)	$64,032
Total assets	708,076	Premiums—Total business (net)	138,742
Total liabilities	138,572	Claims—Ontario (net)	17,555
Surplus protection of policyholders	569,503	Claims—Total business (net)	31,833

MERCHANTS CASUALTY INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, E. F. Seagram, Waterloo; Vice-President, J. C. Haight, Waterloo; General Manager, R. E. Patterson, Waterloo.

Directors.—J. C. Haight, K.C., Waterloo; Thos. W. Seagram, Waterloo; James Valentine, Waterloo; William Henderson, Waterloo; J. A. Martin, Kitchener; E. M. Arnold, Elmira; W. G. Weichel, M.P.P., Waterloo.

Date of incorporation.—1924. *Date commenced business in Canada.*—Dec. 17, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$146,378	Premiums—Ontario (net)	$295,325
Total assets	455,977	Premiums—Total business (net)	721,960
Total liabilities	362,016	Claims—Ontario (net)	200,664
Surplus protection of policyholders	93,960	Claims—Total business (net)	449,206

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*See note on page 1.

MERCHANTS FIRE ASSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Date of incorporation.—1910. *Date commenced business in Canada.*—Dec. 26, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$147,337
Assets in Canada	456,931	Premiums—Canada (net)	463,461
Liabilities in Canada	178,946	Claims—Ontario (net)	44,775
		Claims—Canada (net)	240,414

MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

Incorporated.—1898. *Amendments to Charter.*—1905. *Commenced business.*—Jan. 1, 1898.

Officers (as at date of filing statement).—President, Alfred Wright; Manager and Acting Secretary, Charles M. Horswell.

Directors (as at date of filing statement).—A. S. Booth, C. M. Horswell, H. A. Baldwin, W. R. Houghton, G. H. Henderson, Alex. MacLean, Alfred Wright.

Auditors.—Albert J. Walker, F.C.A. Rutherford Williamson, F.C.A.

Statement for the Year Ending 31st December, 1927

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $500,000.00.		
No. of shares, 10,000; Par value, $50.00.		
Capital stock at beginning of year	$300,000 00	$150,000 00
Capital stock at end of year	$300,000 00	$150,000 00
Amount of calls unpaid at end of year		Nil
Premium on Capital Stock		$150,000 00

Assets

Book value of real estate:	
Office premises (lest encumbrances, Nil)	$145,000 00
Held for sale (less encumbrances, Nil)	1,163 52
Mortgage loans on real estate, first charges	24,700 00
Book value of bonds, debentures and debenture stocks owned by the Company. (*For details see Schedule "D"*)	486,622 14
Cash at head office	1,065 55
Cash in banks	61,715 71
Interest accrued	5,224 81
Agents' balances and premiums uncollected (net, commission deducted)	14,091 19
Total admitted assets of the Company	$739,582 92

Liabilities

All in the Province

Total provision for unpaid claims		$1,517 00
Total net reserve, $252,311.73; carried out at 80 per cent. thereof		201,849 39
Taxes due and accrued		7,708 39
Reinsurance premiums		*Cr.* 7 59
Total of all liabilities except capital stock		$211,067 19
Capital stock paid in cash	$150,000 00	
Surplus or deficit in Profit and Loss account	378,515 73	
Excess of assets over liabilities		528,515 73
Total liabilities		$739,582 92

Profit and Loss Account

All in the Province

	Fire	Automobile	
Gross premiums on risks written or renewed during the year	$288,248 00	$7,649 51	
Reinsurance ceded	$1,940 04	$189 22	
Return premiums	51,957 26	1,281 76	
Net premiums written	$234,350 70	$6,178 53	
Net premiums written			$240,529 23

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*See note on page 1.

Reserve of Unearned Premiums (80 per cent.):		
At beginning of year		$210,176 34
At end of year		201,849 39
Decrease		$8,326 95
Net premiums earned		$248,856 18
Net claims incurred		$86,727 57
Net adjustment expenses		2,900 06
Commissions		56,054 33
Taxes		10,229 22
Salaries, fees and travelling expenses		31,933 95
All other expenses		19,995 78
Underwriting profit		$41,015 27
Other Revenue:		
Interest dividends and rents earned	$30,262 19	
Endorsement fees	11 00	
On maturity of debentures	552 56	
		30,825 75
Other Expenditure:		
Bad debts written off	$53 86	
Investments written down to purchase price	18,096 21	
		18,150 07
Net profit for the year		$53,690 95

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year	$474,686 29
Net profit brought down	53,690 95
	$528,377 24
Decrease in disallowed assets	138 49
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year	$528,515 73

Summary of Risks and Premiums

All in Ontario

Risks and Premiums	Fire		Automobile	Total
	Amount	Premiums	Premiums	Premiums
Gross in force at end of 1926	$67,455,800	$556,648 34	$4,503 96	$561,152 30
Taken in 1927, new and renewed	31,749,697	288,248 00	7,649 51	295,897 51
Total	$99,205,497	$844,896 34	$12,153 47	$857,049 81
Ceased in 1927, including renewed	36,888,762	321,725 32	5,768 64	327,493 96
Gross in force at end of 1927	$62,316,735	$523,171 02	$6,384 83	$529,555 85
Amount reinsured	725,850	2,627 58	172 60	2,800 18
Net in force at end of 1927	$61,590,885	$520,543 44	$6,212 23	$526,755 67

Schedule "D"

Bonds and Debentures owned by the Company

Description	Par value	Book value
Acton, Village of, 1936-7, 6%	$2,000 00	$1,891 24
Alexandria, Town of, 1935-9, 6%	3,580 72	3,782 45
Belleville, City of, 1931, 4%	5,000 00	5,000 00
Brampton, Town of, 1948, 6½%	4,314 23	4,314 23
Brantford, City of, 1930, 4%	5,000 00	5,000 00
Calgary, Alta., City of, 1942, 4½%	48,666 66	46,179 80
Canada Permanent Mortgage Corporation, 1929, 5½%	10,000 00	10,000 00
Dominion of Canada, 1937, 5%	10,000 00	9,750 00
Dominion of Canada, 1931, 5%	10,000 00	9,600 00
Dominion of Canada, 1933, 5½%	20,000 00	20,000 00
Edmonton, Alta., City of, 1945, 5½%	50,000 00	50,187 50
Embro, Village of, 1936-9, 6%	2,265 80	2,265 80
Fort Erie, Village of, 1931-3, 5%	3,147 46	2,647 08
Gananoque, Town of, 1933, 4%	2,000 00	1,633 40
Grand Trunk Pacific Rly., 1962, 3%	9,720 00	5,734 80
Grimsby, Town of, 1928-9, 6%	3,736 49	3,580 12
Guelph, City of, 1934, 5½%	5,000 00	5,181 50
Hamilton, City of, 1934, 4%	1,460 00	1,460 00
Hamilton, City of, 1928, 6%	4,000 00	4,000 00
Hanover, Town of, 1937-8, 6%	4,523 88	4,523 88
Harbor Commissioners, City of Toronto, 1953, 4½%	25,000 00	20,375 00
Hespeler, Town of, 1937-40, 6%	2,321 93	2,143 91
Huron & Erie Mtge. Corp., 1931, 5%	6,000 00	6,000 00
Hydro-Electric Power Commission of Ontario, 1957, 4%	5,000 00	3,439 00

Schedule 'D''—*Continued*

Imperial Trusts Co. G.I.R., 1929, 5½%	$2,500 00	$2,500 00
Kenora, Town of, 1940, 5%	3,000 00	3,000 00
King, Township of, 1928-39, 6%	1,096 43	1,096 43
Kingston, City of, 1934-7, 6%	3,800 00	3,800 00
Kingston, City of, 1949, 5½%	2,000 00	1,862 20
Kitchener, City of, 1937, 6%	5,000 00	4,743 20
Lakefield, Town of, 1947-9, 6½%	4,379 58	4,243 66
Leamington, Town of, 1948, 6%	3,329 06	3,158 26
Lindsay, Town of, 1930-6, 6%	3,000 00	3,149 37
Listowel, Town of, 1937-8, 6%	2,714 33	2,859 38
London, City of, 1944, 5%	4,000 00	3,418 95
Meaford, Town of, 1936, 6%	5,000 00	4,762 50
Merrickville, Village of, 1939, 6%	987 09	915 53
Midland, Town of, 1939, 6%	2,467 49	2,467 49
Milton, Town of, 1947-8, 6%	5,690 03	5,329 78
Mimico, Town of, 1949-50, 6½%	2,000 00	1,931 93
New Toronto, Town of, 1931-2, 6½%	2,000 00	1,936 37
Niagara Falls, Ont., City of, 1944-9, 5%	4,997 98	4,647 37
Ontario Loan & Debenture Co., 1929, 5½%	5,000 00	5,000 00
Oshawa, City of, 1948-50, 6%	6,796 72	6,358 71
Ottawa, City of, 1934, 4%	5,000 00	5,000 00
Owen Sound, City of, 1935, 6½%	3,000 00	3,000 00
Peel, County of, 1941, 5%	3,371 63	3,040 87
Peterboro, City of, 1929, 3%	1,000 00	1,000 00
Peterboro, City of, 1930, 4½%	3,000 00	2,707 20
Peterboro, City of, 1931, 3½%	1,000 00	1,000 00
Port Arthur, City of, 1937, 5%	3,000 00	2,727 60
Port Credit, Village of, 1936-7, 6%	2,365 11	2,526 41
St. Marys, Town of, 1931, 4½%	2,721 89	2,721 89
St. Thomas, City of, 1928-33, 5%	2,921 28	2,746 01
Sarnia, City of, 1938, 5½%	3,759 09	3,547 88
Sault Ste Marie, City of, 1943, 5%	2,000 00	1,871 01
Sault Ste Marie, City of, 1928, 5%	2,000 00	1,796 50
Strathroy, Town of, 1934, 5½%	1,000 00	967 24
Sudbury, Town of, 1930, 5%	1,000 00	927 60
Thorold, Town of, 1930, 6%	1,921 32	1,812 92
Thorold, Town of, 1934, 5%	1,000 00	896 44
Toronto, City of, 1944, 6%	25,000 00	27,812 50
Toronto, City of, 1953, 5%	25,000 00	25,187 50
Toronto, City of, 1948, 4½%	2,410 00	2,161 37
Toronto, City of, 1945, 4½%	1,000 00	799 20
Toronto, City of, 1929, 3½%	9,733 33	9,733 33
Toronto, City of. 1945, 3½%	4,866 67	4,866 67
Toronto, City of, 1944, 3½%	5,353 33	5,353 33
Toronto, City of, 1953, 4½%	1,000 00	1,000 00
Trenton, Town of, 1932-3, 5½%	2,000 00	1,791 24
Trenton, Town of, 1939, 5½%	2,379 51	2,379 51
Trusts & Guarantee Co. Ltd. G.I.R., 1929, 5½%	2,500 00	2,500 00
Walkerville, Town of, 1942-3, 4½%	5,000 00	5,000 00
Waterdown, Village of, 1939, 5½%	3,000 00	3,036 00
Waterloo, Town of, 1937, 6%	6,560 54	6,228 80
Welland, Town of. 1933, 5%	2,000 00	1,884 00
Weyburn, Sask., Town of, 1949, 5%	500 00	500 00
Winchester, Township of, 1928, 5%	2,291 90	2,078 20
Windsor, City of, 1937, 5%	3,056 85	2,981 35
Wingham, Town of, 1928-51, 6½%	6,794 79	6.794 79
Woodstock, City of, 1947, 5½%	5,000 00	4,911 91
York, Township of, 1956-7, 5%	25,000 00	25,000 00
York, Township of, 1929, 5½%	1,265 54	1,265 54
York, Township of, 1930, 5½%	1,335 14	1,335 14
York, Township of, 1931, 5½%	1,408 57	1,408 57
York, Township of, 1932, 5½%	1,486 04	1,486 04
York, Township of, 1933, 5½%	1,567 77	1,567 77
York, Township of, 1934, 5½%	1,654 00	1,654 00
York, Township of, 1935, 5½%	1,744 97	1,744 97
Standard Reliance Assets, 5,075 shares Preferred stock, 6%	5,075 00	925 60
Totals	$508,540 15	$487,547 74

THE MERCHANTS MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. I. Woodland, Montreal.

Chief or General Agent in Ontario.—C. W. I. Woodland, Temple Bldg., Toronto.

Date of incorporation.—1871. *Date commenced business in Canada.*—Dec, 14, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£125,000	Premiums—Ontario (net)	$75,918
Assets in Canada	$228,576	Premiums—Canada (net)	210,531
Liabilities in Canada	137,508	Claims—Ontario (net)	31,741
		Claims—Canada (net)	89,116

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*See note on page 1.

METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—J. G. LeClerc, Montreal.
Chief or General Agent in Ontario.—G. V. Purvis, 98 Wellington St. West, Toronto.
Date of incorporation.—April 22, 1874. *Date commenced business in Canada.*—April 4, 1725.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$15
Assets in Canada	104,583	Premiums—Canada (net)	49
Liabilities in Canada	39	Claims—Ontario (net)	nil
		Claims—Canada (net)	nil

MONARCH ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—L. M. Thompson, Toronto.

Chief or General Agent in Ontario.—L. M. Thompson, 2 Toronto St., Toronto.

Date of incorporation.—Aug. 15, 1901. *Date commenced business in Canada.*—Sept. 26, 1925.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$19,371
Assets in Canada	69,245	Premiums—Canada (net)	20,016
Liabilities in Canada	5,483	Claims—Ontario (net)	14,172
		Claims—Canada (net)	14,324

THE MONARCH LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. A. Matheson, Winnipeg; Vice-President, and Managing Director, J. W. W. Stewart, Winnipeg; Vice-President, F. W. Adams, Toronto.

Directors.—W. L. Parrish, Winnipeg; Col. H. A. Mullins, Winnipeg; A. O. Marrin, Winnipeg; E. J. Tarr, Winnipeg; H. W. Echlin, Winnipeg; R. J. Gourley, Winnipeg; Geo. H. Stewart, Winnipeg.

Chief or General Agent in Ontario.—F. W. Adams, Toronto.

Date of incorporation.—July 18, 1904. *Date commenced business in Canada.*—July 4, 1906.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$100,740	Premiums—Ontario (net)	$241,398
Total assets	7,080,954	Premiums—Total business (net)	1,433,168
Ontario business in force (gross)	8,881,733	Death Claims—Ontario (net)	37,746
Total business in force (gross)	52,512,422	Death Claims—Total business(net)	238,096

MONTREAL LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL.

Officers.—President and Manager, Arthur P. Earle, A.I.A., Montreal; Vice-President, Russell D. Bell, Montreal.

Directors.—Hon. N. Curry, Montreal, Jas. W. Pyke, Montreal; C. G. Greenshields, K.C., Montreal; Dr. H. Cypihot; H. W. Beauclerk, Montreal; S. W. Jacobs, K.C., Montreal; Kenneth Molson, Montreal; J. Ambrose O'Brien, Ottawa; William Lyall, Montreal; J. V. Desaulniers, Montreal; Jon. J. P. B. Casgrain, Montreal; Percy Hermant, Toronto; J. T. Stephens.

Chief or General Agent in Ontario.—A. H. Beaton, Royal Bank Bldg., Toronto.

Date of incorporation.—May 27, 1924. *Date commenced business in Canada.*—May 27, 1924.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$160,000	Premiums—Ontario (net)	$178,798
Total assets	4,117,496	Premiums—Total business (net)	904,426
Ontario business in force (gross)	5,809,667	Death Claims—Ontario (net)	31,500
Total business in force (gross)	31,673,916	Death Claims—Total business(net)	127,515

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*See note on page 1.

THE MOTOR UNION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Toronto.

Chief or General Agent in Ontario.—Charles Stuart Malcolm, 59 Yonge St., Toronto.

Date of incorporation.—1906. *Date commenced business in Canada.*—May 30, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£374,543	Premiums—Ontario (net)	$101,273
Assets in Canada	$318,891	Premiums—Canada (net)	201,418
Liabilities in Canada	140,348	Claims—Ontario (net)	44,837
		Claims—Canada (net)	93,365

MOUNT ROYAL ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL.

Officers.—President, C. G. Smith, New York; Vice-President and General Manager, P. J. Perrin, Montreal; Secretary and Asst. General Manager, H. C. Bourne, Montreal; Secretary and Treasurer, J. Deslongchamps, Montreal.

Directors.—Hon. N. Perodeau, Montreal; J. A. Vaillancourt, Montreal; E. A. Ouimet, Montreal; Jesse E. White, New York; A. O. Choate, New York; S. McRoberts, New York; J. A. Garner, New York; O. L. Dommerich, New York; E. D. Babst, New York; Wm. Robins, Toronto; E. McKay, Toronto.

Chief or General Agent in Ontario.—F. E. Hall, 588A Durie St., Toronto.

Date of incorporation.—1902. *Date commenced business in Canada.*—Oct. 25, 1912.†

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$269,578
Total assets	2,625,944	Premiums—Total business (net)	855,548
Total liabilities	1,077,746	Claims—Ontario (net)	125,975
Surplus—Protection of policyholders	1,298,197	Claims—Total business (net)	483,382

MUTUAL LIFE & CITIZENS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Joseph P. Moore, Montreal.

Chief or General Agent in Ontario.—The Royal Trust Company, 59 Yonge St., Toronto.

Date of incorporation.—Dec. 31, 1886. *Date commenced business in Canada.*—Aug. 11, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$973,333	Premiums—Ontario (net)	$314,182
Assets in Canada	2,885,005	Premiums—Canada (net)	1,072,899
Ontario business in force (gross)	11,602,271	Death claims—Ontario (net)	64,475
Canadian business in force (gross)	29,483,180	Death claims—Canada (net)	146,411

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURG, PA.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Robert F. Massie, Toronto.

Chief or General Agent in Ontario.—Robert F. Massie, 465 Bay St., Toronto.

Date of incorporation.—Dec. 28, 1910. *Date commenced business in Canada.*—May 23, 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$175,825
Assets in Canada	703,490	Premiums—Canada (net)	340,907
Liabilities in Canada	243,455	Claims—Ontario (net)	89,029
		Claims—Canada (net)	152,418

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*See note on page 1.

†Prior to this date business confined to Province of Quebec.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD*

Head Office, Hartford, Conn.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Chas. C. Hall, Toronto.

Chief or General Agent in Ontario.—Chas. C. Hall, 54 Adelaide St. E., Toronto.

Date of incorporation.—May, 1869. *Date commenced business in Canada.*—Aug. 3, 1908.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$122,735
Assets in Canada	1,299,052	Premiums—Canada (net)	601,920
Liabilities in Canada	379,225	Claims—Ontario (net)	59,103
		Claims—Canada (net)	259,273

NATIONAL GUARANTY FIRE INSURANCE COMPANY*

Head Office, Newark, N.J.

Manager or Chief Executive Officer in Canada.—Jules Thibaudeau, 286 St. James St., Montreal, Que.

Chief or General Agent in Ontario.—Norman S. Jones, Imperial Bldg., Hamilton, Ont.

Date of incorporation.—Nov. 22, 1924. *Date commenced business in Canada.*—Mar. 17, 1927.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$475,195	Premiums—Ontario (net)	$33,704
Assets in Canada	79,476	Premiums—Canada (net)	57,225
Liabilities in Canada	45,076	Claims—Ontario (net)	7,559
		Claims—Canada (net)	12,044

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA*

Head Office, Toronto.

Officers.—President, A. H. Beaton, Toronto; Vice-President, A. S. Rogers, Toronto; General Managing Director, F. Sparling, Toronto.

Directors.—Hugh Blain, Toronto; Hon. E. M. Macdonald, K.C., Pictou, N.S.; Hon. John S. Martin, Toronto; Hon. Rodolphe Lemieux, K.C., Montreal; Hon. Geo. P. Graham, Brockville.

Date of incorporation.—June 29, 1897. *Date commenced business in Canada.*—June 23, 1899.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$455,913
Total assets	8,477,959	Premiums—Total business (net)	1,488,667
Ontario business in force (gross)	13,879,632	Death claims—Ontario (net)	88,345
Total business in force (gross)	48,889,884	Death claims—Total business (net)	239,672

NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED*

Head Office, London, England.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alexander MacDonald, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of incorporation.—1862. *Date commenced business in Canada.*—April 4, 1907.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$98,888	Premiums—Ontario (net)	$38,867
Assets in Canada	290,775	Premiums—Canada (net)	353,035
Liabilities in Canada	181,134	Claims—Ontario (net)	7,618
		Claims—Canada (net)	338,421

NATIONAL SURETY COMPANY*

Head Office, New York.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Clarence F. Smith, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of incorporation.—Feb. 24, 1897. *Date commenced business in Canada.*—Nov. 30, 1910.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$15,000,000	Premiums—Ontario (net)	$99,624
Assets in Canada	550,721	Premiums—Canada (net)	306,673
Liabilities in Canada	264,656	Claims—Ontario (net)	22,763
		Claims—Canada (net)	98,194

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*See note on page 1.

NATIONAL UNION FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal.

Chief or General Agent in Ontario.—James Preston, Excelsior Life Bldg., Toronto.

Date of incorporation.—Feb. 14, 1901. *Date commenced business in Canada.*—Aug. 10, 1911

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$4,000,000	Premiums—Ontario (net)........	$22,033
Assets in Canada................	364,789	Premiums—Canada (net)........	93,001
Liabilities in Canada............	78,726	Claims—Ontario (net)..........	21,704
		Claims—Canada (net)..........	56,947

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of organization.—1820. *Date commenced business in Canada.*—Feb. 13, 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$500,000	Premiums—Ontario (net)........	$189,321
Assets in Canada................	965,578	Premiums—Canada (net)........	672,533
Liabilities in Canada............	529,551	Claims—Ontario (net)..........	107,206
		Claims—Canada (net)..........	348,814

NEWARK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. East, Toronto.

Date of incorporation.—1811. *Date commenced business in Canada.*—March 7, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net)........	$68,959
Assets in Canada................	261,437	Premiums—Canada (net)........	188,103
Liabilities in Canada............	135,646	Claims—Ontario (net)..........	38,071
		Claims—Canada (net)..........	64,744

NEW HAMPSHIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MANCHESTER, N.H.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—R. de Grandpre, Montreal.

Chief or General Agent in Ontario.—Gavin Brown, Jr., 53 Yonge St., Toronto.

Date of incorporation.—1869. *Date commenced business in Canada.*—April 15, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$2,500,000	Premiums—Ontario (net)........	$52,651
Assets in Canada................	269,938	Premiums—Canada (net)........	179,234
Liabilities in Canada............	146,801	Claims—Ontario (net)..........	21,049
		Claims—Canada (net)..........	83,744

NEW JERSEY INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—H. A. Robertson, Vancouver.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Date of incorporation.—1910. *Date commenced business in Canada.*—April 6, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$1,000,000	Premiums—Ontario (net)........	$31,001
Assets in Canada................	138,109	Premiums—Canada (net)........	125,487
Liabilities in Canada............	87,611	Claims—Ontario (net)..........	16,978
		Claims—Canada (net)..........	67,906

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*See note on page 1.

THE NEW YORK CASUALTY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Geo. W. Pacaud, Montreal.

Chief or General Agent in Ontario.—Mason & Shaw, 12 Wellington St. East, Toronto.

Date of incorporation.—March, 1891. *Date commenced business in Canada.*—Jan., 1900.

Capital stock paid in cash	$1,000,000
Assets in Canada	183,926
Liabilities in Canada	16,926

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$4,395
Premiums—Canada (net)	32,826
Claims—Ontario (net)	908
Claims—Canada (net)	9,928

NEW YORK UNDERWRITERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. A. Joselin, Toronto.

Chief or General Agent in Ontario.—H. A. Joselin, Dominion Bank Bldg., Toronto.

Date of incorporation.—July 24, 1925. *Date commenced business in Canada.*—Nov. 11, 1925.

Capital stock paid in cash	$2,000,000
Assets in Canada	327,165
Liabilities in Canada	92,552

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$13,766
Premiums—Canada (net)	56,107
Claims—Ontario (net)	4,400
Claims—Canada (net)	22,246

NIAGARA FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, Montreal.

Chief or General Agent in Ontario.—R. W. Love, Dominion Bank Bldg., Toronto.

Date of incorporation.—July, 1850. *Date commenced business in Canada.*—July 19, 1912.

Capital stock paid in cash	$3,000,000
Assets in Canada	585,998
Liabilities in Canada	249,405

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$136,011
Premiums—Canada (net)	416,139
Claims—Ontario (net)	64,110
Claims—Canada (net)	246,581

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, J. P. Moore, Montreal; Vice-President, C. E. Harrison, Montreal.

Directors.—M. A. Phelan, Montreal; H. Robertson Montreal; Robertson Fleet, Montreal; W. J. Bloomfield, Sydney, Australia; W. B. Robinson, Toronto; A. M. Eedy, Sydney, Australia; R. D. Miller, Sydney, Australia.

Chief or General Agent in Ontario.—Royal Trust Company, Toronto.

Date of incorporation.—Aug. 29, 1917. *Date commenced business in Canada.*—Jan. 15, 1918.

Capital stock paid in cash	$91,133
Total assets	354,915
Total liabilities	76,004
Surplus protection of policyholders	278,910

Premiums Written—Claims Incurred	
Premimus—Ontario (net)	$31,016
Premiums—Total business (net)	138,550
Claims—Ontario (net)	17,337
Claims—Total business (net)	133,432

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*See note on page 1.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President and Managing Director, T. Bradshaw, Toronto; 1st Vice-President, W. K. George, Toronto; 2nd Vice-Presidents, C. W. I. Woodland, Toronto, and W. B. Taylor, Toronto.

Directors.—A. C. McMaster, K.C., Toronto; Hon. G. S. Henry, Toronto; J. H. Gundy, Toronto; A. J. Mitchell, Toronto; G. H. Montgomery, Toronto; T. A. Brown, Toronto; Frank A. Rolph, Toronto; Hon. L. A. Taschereau, Quebec, Que.

Date of incorporation.—May 15, 1879. *Date commenced business in Canada.*—Jan. 10, 1881.

Capital stock paid in cash	$60,000
Total assets	35,608,067
Ontario business in force (gross)	46,468,000
Total business in force (gross)	165,684,200

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$1,572,620
Premiums—Total business (net)	5,483,688
Death claims—Ontario (net)	247,299
Death claims—Total business (net)	924,517

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—C. A. Richardson, Montreal.

Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.

Date of organization.—1809. *Date commenced business in Canada.*—1862.

Capital stock paid in cash	$11,862,500
Life.—	
Assets in Canada	$5,885,343
Ontario business in force (gross)	347,362
Canadian business in force (gross)	1,864,818
Other than Life.—	
Assets in Canada	$2,820,925
Total liabilities	884,494

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life.—	
Premiums—Ontario (net)	$12,046
Premiums—Canada (net)	75,220
Death claims—Ontario (net)	2,094
Death claims—Canada (net)	85,187
Other than Life.—	
Premiums—Ontario (net)	$434,474
Premiums—Canada (net)	1,189,232
Claims—Ontario (net)	211,115
Claims—Canada (net)	529,021

NORTH EMPIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, George Weir, Toronto; Vice-President, John Hallam, Toronto; Manager and Secretary, T. J. Irvine, Toronto.

Directors.—J. Henderson, Toronto; H. H. Smith, Winnipeg; C. A. Adamson, Winnipeg; Donald Taylor, Toronto.

Date of incorporation.—June 16, 1908. *Date commenced business in Canada.*—Aug. 12, 1909.

Capital stock paid in cash	$306,030
Total assets	375,547
Total liabilities	175,693
Surplus protection of policyholders	199,854

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$63,320
Premiums—Total business (net)	165,362
Claims—Ontario (net)	29,097
Claims—Total business (net)	63,176

NORTH RIVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Wilfred M. Cox, Toronto.

Chief or General Agent in Ontario.—Wilfred M. Cox, 22 Wellington St., Toronto.

Date of incorporation.—Feb. 6, 1922. *Date commenced business in Canada.*—March 20, 1926.

Capital stock paid in cash	$2,000,000
Assets in Canada	187,595
Liabilities in Canada	55,505

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$21,623
Premiums—Canada (net)	114,446
Claims—Ontario (net)	3,686
Claims—Canada (net)	41,019

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*See note on page 1.

NORTH WEST FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, G. V. Hastings, Winnipeg; Vice-President, J. S. Hough, Winnipeg; General Manager, H. F. Roden, Montreal; Deputy Manager, Thos. Bruce, Winnipeg.

Directors.—G. F. Galt, Winnipeg; N. J. Breen, Winnipeg; Robt. McKay, Winnipeg.

Chief or General Agent in Ontario.—H. S. Sweatman, 12 Wellington St. East, Toronto.

Date of incorporation.—1880. *Date commenced business in Canada.*—†Feb. 6, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$46,862
Total assets	553,506	Premiums—Total business (net)	133,891
Total liabilities	122,249	Claims—Ontario (net)	19,834
Surplus protection of policyholders	431,257	Claims—Total business (net)	43,245

NORTHERN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of organization.—June 2, 1836. *Date commenced business in Canada.*—1867.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£904,161	Premiums—Ontario (net)	$450,452
Assets in Canada	$1,570,845	Premiums—Canada (net)	1,290,887
Liabilities in Canada	903,582	Claims—Ontario (net)	173,809
		Claims—Canada (net)	561,404

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, LONDON, ONTARIO.

Officers.—President, C. R. Somerville, London, Ont.; Vice-President, R. G. Ivey, London; General Manager, R. C. McKnight, London.

Directors.—Major Gordon J. Ingram, Frank A. McCormick, James E. McConnell, John S. Moore, W. E. Robinson, Ray Lawson, A. T. Little, London, Ont.

Date of incorporation.—July 23, 1894. *Date commenced business in Canada.*—1897.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$455,606
Total assets	6,288,064	Premiums—Total business (net)	1,388,602
Ontario business in force (gross)	16,095,262	Death claims—Ontario (net)	72,665
Total business in force (gross)	44,821,483	Death claims—Total business (net)	192,053

NORTHWESTERN NATIONAL INSURANCE COMPANY*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Robert F. Massie, Toronto.

Chief or General Agent in Ontario.—Robert F. Massie, 465 Bay St., Toronto.

Date of incorporation.—Feb. 20, 1869. *Date commenced business in Canada.*—May 22, 1912

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$132,372
Assets in Canada	1,141,700	Premiums—Canada (net)	270,258
Liabilities in Canada	231,361	Claims—Ontario (net)	41,023
		Claims—Canada (net)	91,777

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, NORWICH, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—John B. Laidlaw, Toronto.

Chief or General Agent in Ontario.—John B. Laidlaw, 12 Wellington St. East, Toronto.

Date of organization.—1797. *Date commenced business in Canada.*—April, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,676,666	Premiums—Ontario (net)	$627,058
Debenture stock (Norwich and London)	2,171,560	Premiums—Canada (net)	1,401,138
Assets in Canada	1,879,298	Claims—Ontario (net)	283,734
Liabilities in Canada	983,254	Claims—Canada (net)	641,699

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*See note on page 1.

†Prior to this date business was confined to Manitoba.

OCCIDENTAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, C, A. Richardson, Montreal; Vice-President, F. J. L. Harrison, Winnipeg.

Directors.—Hon. H. M. Marler, Montreal; H. M. Jaquays, Montreal.

Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.

Date of incorporation.—1902. *Date commenced business in Canada.*—†May 5, 1909.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$59,379
Total assets	957,476	Premiums—Total business (net)	307,740
Total liabilities	290,429	Claims—Ontario (net)	36,867
Surplus protection of policyholders	667,047	Claims—Total business (net)	158,034

THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—J. A. Mingay, Toronto.

Chief or General Agent in Ontario.—J. A. Mingay, Federal Bldg., Toronto.

Date of incorporation.—1862. *Date commenced business in Canada.*—Sept. 1, 1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£172,308	Premiums—Ontario (net)	$723,355
Assets in Canada	$1,579,853	Premiums—Canada (net)	1,295,812
Liabilities in Canada	895,020	Claims—Ontario (net)	315,950
		Claims—Canada (net)	602,802

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—Nov. 19, 1920. *Amendments to charter.*—Supplementary Charter dated Aug. 13, 1926 (increasing authorized capital from $2,000,000 to $3,750,000). *Commenced business in Province.*—Nov. 19, 1920.

Officers (as at date of filing statement).—President and Manager, S. C. Tweed; Vice-Presidents, Sen. H. W. Laird, J. C. Breithaupt, Ed. Irwin; Secretary, M. J. Smith.

Directors (as at date of filing statement).—S. C. Tweed, Sen. H. W. Laird, J. C. Breithaupt, Ed. Irwin, E. C. Mitchell, J. A. Martin, W. E. Long, Hon. M. Doherty, Hon. F. C. Biggs, A. E. Silverwood, A. W. Briggs, K.C., W. E. Payne, K.C., E. K. Reiner, Dr. Chas. S. Morton, Melville Rousseau, H. G. Bertram, J. M. Riddell, Harold MacPherson, Col. Nelson Spencer, John T. Haig, K.C., Frank McLaughlin.

Auditors.—J. F. Scully, C.A., and J. Scully.

Statement for the Year Ending 31st December, 1927

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $3,750,000.00. No. of shares, 37,500; par value, $100.00.		
Capital stock at beginning of year	$3,310,000 00	$331,000 00
Capital stock issued during year	308,000 00	30,800 00
Capital stock at end of year	$3,618,000 00	$361,800 00

Premium on Capital Stock

Total amount paid as premium of capital stock at beginning of year	$440,268 00
Amount received during the year	83,160 00
Total amount paid to December 31, 1927	$523,428 00

Summary Balance Sheet

Assets		*Liabilities*		
Total ledger assets	$4,321,900 01	Total liabilities		$3,965,744 31
Deduct ledger assets not admitted	156,181 89	Excess of assets over liabilities:		
		Capital stock paid in cash	$361,800 00	
Total admitted ledger assets	$4,165,718 12	Surplus	94,765 44	
Total admitted non-ledger assets	256,591 63			456,565 44
Total admitted assets	$4,422,309 75	Total		$4,422,309 75

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*See note on page 1.

†Prior to this date business confined to Province of Manitoba.

Synopsis of Ledger Accounts

As at December 31, 1926:	
Net ledger assets	$2,809,532 87
Borrowed money	785,759 29
Supplementary Contract	8,047 00
Balance due on bonds	1,924 83
Agents' balances	1,265 61
Staff savings fund	850 31
Total ledger assets	$3,607,379 71
Increase in ledger assets in 1927:	
Income	$1,249,393 41
Increase in borrowed money	50,763 62
Increase in capital stock	30,800 00
Increase in premium on stock	83,160 00
Increase in agents' balances	835 71
Increase in supplementary contract	1,221 00
Total increase	$1,416,173 74
Total	$5,023,553 65

Decrease in ledger assets in 1927:	
Disbursements	$794,416 87
Decrease, accounts payable	1,736 42
Decrease, staff savings fund	60 50
Increases in office equipment not allowed	3,931 63
Increases in agents' balances not allowed	6,745 09
Amount by which ledger assets were written down	50,945 02
Total decrease	$857,835 53
As at December 31, 1927:	
Net ledger assets	$3,316,847 67
Borrowed money	836,522 91
Suplementary contracts	9,268 00
Agents' balances	2,101 32
Staff savings fund	789 81
Sundry accounts payable	188 41
Total ledger assets	$4,165,718 12
Total	$5,023,553 65

Assets

Ledger Assets

Book value of real estate held by the Company		$127,392 88
Mortgage loans on real estate, first lien		2,301,529 94
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		
Loans to policyholders	$281,893 18	
Advances to policyholders under automatic non-forfeiture provisions	82,231 49	
		364,124 67
Book value of bonds, debentures and debenture stocks owned by the Company. (*For details, See Schedule "D"*)		1,281,294 83
Cash: At head office, $79,291.60; in banks, $5,549.59		84,841 19
All other ledger assets		6,534 61
Total ledger assets		$4,165,718 12

Non-ledger Assets

Interest and dividends due, $258.81; Interest accrued, $55,157.17	$55,415 98
Net premiums due and uncollected and deferred	138,726 12
Market value of bonds over cost	62,449 53
Total non-ledger assets	$256,591 63
Total Assets	$4,422,309 75

Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency, or on a term certain (*see Statement of Actuarial Liabilities*)	$2,998,815 00
Net liability for payments due undes contracts	35,079 00
Provision for unreported death losses and disability claims	6,250 00
Amounts left with the Company (arising out of assurance contracts) including interest accumulations:	
(*a*) amounts assured, $3,500.00; (*b*) all other amounts, accrued interest on above, $161.12	3,661 12
Received from policyholders in advance, premiums	4,515 74
Provincial, municipal and other taxes due and accrued	3,651 00
Medical examiners' fees due and accrued	1,270 00
Borrowed money	836,522 91
Reserve for unpaid accounts	2,000 00
Investment reserve	70,900 00
Staff savings fund	789 81
Sundry accounts payable	188 41
Agents' Accounts payable	2,101 32
Total Liabilities (except capital stock)	$3,965,744 31

Income

	First Year	Renewals	
Assurance premiums	$192,820 02	$879,906 19	
Less reinsurance premiums paid	4,368 98	62,595 63	
Total net premiums	$188,451 04	$817,310 56	
Total net premium income and consideration for annuities			$1,005,761 60
Interest and dividends			188,411 39
Gross rents for Company's property (including $7,620.00 for Company's occupancy of its own buildings), less $4,081.69 for taxes, expenses and repairs in connection with such properties			9,023 31
Gross profit on sale of maturity of ledger assets:			
Commission on mortgages, $35,900.00; commission on real estate, $5,000.00; bonds, $5,297.11			46,197 11
Total Income			$1,249,393 41

Disbursements

In respect of assurance contracts:	Death Claims	Matured Endowments	Disability Claims	Total
Death, endowment and disability claims:				
Amount assured, ordinary	$272,659 19	$36,200 00	$6,549 00	$315,408 19
Less received for reinsured	20,304 00	....	....	20,304 00
Net totals, ordinary	$252,355 19	$36,200 00	$6,549 00	$295,104 19
Net surrender values				84,103 41
Net dividends, in cash				2,343 09
Double indemnity claims				4,625 00
Total net disbursements in respect of assurance and annuity contracts				$386,175 69
Interest or dividends to shareholders				19,989 30
Taxes, licenses and fees (including taxes on investments, but excluding taxes on real estate)				14,687 85
Head office expenses: Salaries, $51,911.13; directors' fees, $1,623.50; auditors' fees, $2,000.00; travelling expenses, $6,310.03; rents, $7,620.00; miscellaneous, $1,198.98				70,663 64
Branch office and agency expenses: Assurance commissions—first year, $114,223.30; renewal, $82,567.66; salaries, $13,484.53; travelling expenses, $1,789.89; rents, $13,901.74; miscellaneous, $1,535.20				227,502 32
All other expenses: Advertising, $15,634.52; books and periodicals, $1,569.98; express, telegrams and telephones, $3,360.85; legal fees, $1,799.25; medical fees, $6,858.25; office supplies, $311.79; postage, $5,585.65; printing and stationery, $8,711.04; commissions on loans, $2,945.75; miscellaneous, $28,620.99				75,398 07
Total Disbursements				$794,416 87

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
Ordinary without Profits:					
Life	7,966	$18,496,954	$1,765,048	$739,295	$127,454
Endowment assurance	5,978	11,033,227	1,308,540	265,571	63,112
Term, etc	1,062	5,320,614	47,036	2,122,725	12,788
Additional accidental death benefits	......	(11,034,057)	8,934	(1,600,546)	879
Disability benefits	......	(9,674,270)	58,639	(72,692)	498
Extra premiums	......	....	3,316	....	195
Totals	15,006	$34,850,795	$3,191,513	$3,127,591	$204,926
Group without Profits	1,599	$1,883,000	$6,460	....	....
Grand Totals	16,605	$36,733,795	$3,197,973	$3,127,591	$204,926

Exhibit of Policies (Ordinary)

In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies."

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
At end of 1926	7,401	$17,298,966	5,079	$9,269,848	2,251	$6,478,895	2,732	14,731	$33,050,441
New issued	1,384	3,105,875	1,664	3,043,718	701	2,245,507	480	3,749	8,395,580
Old revived	66	151,000	36	75,230	12	44,470	......	114	270,700
Old increased	1	24,500	.....	16,089	1	6,735	......	2	47,324
Transferred to	152	402,195	166	309,960	74	309,971	......	392	1,022,126
Totals	9,004	$20,982,536	6,945	$12,714,845	3,039	$9,085,578	3,212	18,988	$42,786,171
Less ceased by:									
Death	37	$102,610	26	$66,000	26	$116,902	......	89	$285,512
Maturity	.....	....	35	36,200	.....	....	......	35	36,200
Expiry	.....	....	.....	....	38	254,585	......	38	254,585
Surrender	109	324,310	60	85,030	.....	....	......	169	409,340
Lapse	601	1,234,232	477	796,105	205	961,046	......	1,283	2,991,383
Decrease	.....	53,625	.....	40,629	.....	65,495	......	......	159,749
Not taken	140	388,910	208	350,606	29	153,965	......	377	893,481
Transferred from	151	383,695	161	308,460	80	329,971	......	392	1,022,126
Total ceased	1,038	$2,487,382	967	$1,683,030	378	$1,881,964	......	2,383	$6,052,376
At end of 1927	7,966	$18,495,154	5,978	$11,031,815	2,661	$7,203,614	3,212	16,605	$36,733,795
Reinsured	...	$739,295	.....	$265,571	.....	$2,122,725	......	......	$3,127,591

Miscellaneous

New policies issued and paid for in cash: Number, no record; gross amount, no record; reinsured, no record. Claims reinsured: Death claims, $20,304. Total amount in force divided as to dividend plan: Non-participating, $36,733,795. Additional accidental death benefits: Gross amount issued, $3,323,028; reinsured, $250,000; terminated by accidental death, $7,500; reinsured, none; in force, $11,034,057; reinsured, $1,600,546.

Summary of Reserve

	Without Profits	Total
Total reserve, assurance and annuity contracts	$3,203,741	$3,203,741
Total reserve on reinsured contracts	204,926	204,926
Total net reserve on the Company's basis of valuation	$2,998,815	$2,998,815
Deduction made from the full Om (5) 3½% reserve (permitted under The Ontario Insurance Act)	316,264	316,264
Full deduction permitted, adjusted for reinsured, being	(307,855)	(307,855)
Net reserve carried in the liabilities (3)	$2,998,815	$2,998,815
Net reserve computed on the statutory basis (without deduction)	3,306,670	3,306,670

Miscellaneous Statement

I. 1. The calculation of the Reserve in the Statement of Actuarial Liabilities was made, using the Om (5) Table of Mortality with interest at 3½%, taking advantage of the deductions allowed by the Ontario Statute.

(*a*) The number of policies issued to lives resident in the tropics was negligible and no extra reserve was set up.

(*b*) The policies issued at ages higher than the true age were valued at the rated up age.

(*c*) Policies issued with a lien are valued as if no lien existed, i.e., the lien is ignored.

(*d*) The Company has in force no policies issued with an extra premium payable in one sum (2) 50% of the extra annual premiums collected was held as reserve.

(*e*) All substandard policies issued by the Company are on the basis of (*b*), (*c*), (*d*).

(f) Reserve on Disability Benefits:

(1) Before occurrence—50% of the accumulated disability extra premiums on business in force December 31, 1927, was held as reserve.

(2) After occurrence—for claims in the first year of disability, 50% of Hunter's 3% Disabled Life Reserve was held and for claims in the second year, 75% of Hunter's 3% Disabled Life Reserve.

(*g*) The Company has no annuities other than one supplementary contract not involving life contingencies.

(*h*) For Double Indemnity the Company held 50% of the gross premiums on business in force December 31, 1927.

2. Items of Special Reserve—the reserve for guaranteed premium reduction policies was included with the regular reserves.

II. No modifications. The extended insurance is usually eliminated.

III. Average rate of interest earned, 6.78 per cent.

IV. All policies are non-participating with the exception of two or three reinsurances.

Schedule "D"

Bonds and Debentures owned by the Company.

	Par value	Book value
Quebec R.C. School, 1949, 5%	$28,000 00	$26,568 21
Whitecourt School District, Alta., No. 2736, 1928-37, 8%	4,000 00	4,147 15
School District of Trieste, Alta., No. 410, 1928-37, 8%	666 66	687 75
Lebanon School District No. 1544, 1928-37, 8%	1,000 00	1,031 64
City of Quebec, 1953, 5%	17,000 00	16,522 74
City of Montreal Protestant Board of School Commissioners, 1952, 5%	10,000 00	9,661 10
City of Vancouver, 1939, 3½%	6,000 00	4,955 95
Province of Alberta (Can. Nor. Western Ry.), 1943, 4½%	24,000 00	21,825 26
Bromhead Rural Telephone Co., 1929-36, 8%	2,685 53	2,790 51
Province of British Columbia (Guar. Can. N.P. Ry.), 1950, 4½%	1,460 00	1,307 55
Sundre School District, Alta., 1936, 8%	1,500 00	1,559 53
Hussar School District, Alta., 1928-36, 8%	4,200 00	4,366 28
Harmonian School District, Alta., 1936, 8%	1,200 00	1,248 27
St. Charles School District, 1940, 7%	6,500 00	6,756 57
Town of Kenora, 1935, 7%	3,200 45	3,329 88
Town of Kenora, 1939, 7%	639 35	692 91
Province of British Columbia (Guar. Can. N.P. Ry.), 1950, 4½%	6,326 67	5,666 03
Province of Alberta (Guar. Can. N.W. Ry.), 1942, 4½%	5,937 32	5,472 00
Province of British Columbia (Guar. N.P. Ry.), 1950, 4½%	9,733 33	8,716 97
Hanna Hospital, 1941, 8%	7,263 04	7,587 74
Greenvale School District, 1931, 8%	300 00	305 36
Norway Valley School District, 1936, 8%	1,080 00	1,122 58
Woodside School District, 1932, 8%	600 00	613 13
Grange School District, 1932, 8%	800 00	817 51
Brooklands School District, 1933-42, 7%	5,000 00	5,182 90

Schedule "D"—*Continued*

Bonds and Debentures owned by the Company.

	Par value	Book value
City of Brandon, Man., 1933, 5%	$2.000 00	$1,953 09
Kenora, 1933, 6½%	11,217 94	11,497 15
Lotus School District, Alta., No. 3725, 1930, 7%	540 00	540 00
Rural Municipality of Whitemouth, 1935, 6%	4,439 68	4,439 68
Province of Alberta, 1940, 5%	31,000 00	30,020 20
Province of Ontario (Guar. Hydro-Electric Power Commission), 1960, 4½%	10,000 00	9,323 00
Province of Prince Edward Island, 1944, 4½%	25,000 00	24,277 50
Dominion of Canada Victory Loan, 1934, 5½%	100 00	103 49
Dominion of Canada Victory Loan, 1934, 5½%	500 00	514 61
City of Kitchener, 1938-39, 5%	12,391 94	12,367 77
Town of Arnprior, 1935-39, 6%	15,000 00	16,026 32
City of Edmonton Separate School, 1928-40, 6%	13,000 00	12,943 12
Municipality of Burnaby, B.C., 1944, 5%	10,000 00	9,721 00
Ford City Bonds, 1945-47, 6%	25,000 00	26,153 46
Town of Fort Francis, 1935-38, 6%	5,880 67	6,096 97
Town of Tecumseh, 1928-45, 6%	15,323 20	16,224 66
City of Oshawa, 1930, 5%	5,000 00	4,993 00
Point Gray, 1953-62, 5%	5,353 26	5,130 12
City of Windsor, 1934, 5%	25,000 00	24,910 00
County of Restigouche, 1945, 5%	25,000 00	25,235 00
City of Moncton, 1955, 4½%	25,000 00	23,680 00
Province of New Brunswick, 1933, 3½%	15,000 00	14,110 50
City of Kitchener, 1938-45, 5%	12,659 50	12,674 34
Town of Waterloo, 1934, 5%	10,000 00	10,000 00
Town of Arnprior (Guar. The Arnprior Cabinet Co.), 1928-41, 6%	14,000 00	14,362 42
Edmonton School District, 1963, 5½%	6,000 00	6,000 00
Town of Shaunavon, 1928-45, 6½%	4,734 60	4,914 04
Town of Shaunavon, 1928-45, 6½%	7,574 44	7,861 51
Town of Estevan, 1928-46, 6%	7,168 04	7,168 04
St. Paul Separate School District No. 20, 1928-56, 5½%	11,114 14	10,481 75
Town of Timmins, 1928-30, 6½%	10,783 83	10,884 12
Town of Timmins, 1928-34, 7%	11,075 93	11,472 78
Town of Timmins, 1928, 7%	1,835 49	1,876 32
Township of Tisdale, 1928-30, 6%	9,210 22	9,168 28
Town of Port Dover, 1936-45, 5½%	4,884 19	5,058 82
Township of Tisdale, 1930, 6%	3,000 00	2,979 30
Town of Tuxedo, 1942, 6%	10,000 00	9,876 00
Wrentham Consolidated School District, Alta., 1928-48, 7½%	12,459 53	13,788 96
Town of Tuxedo, Man., 1945, 6%	14,000 00	13,729 80
Town of Tuxedo, Man., 1945, 6%	20,000 00	19,700 00
Shawinigan Falls Schools, 1951-53, 5%	20,000 00	19,807 93
Town of Yorkton, 1929-36, 7%	59,005 43	61,501 36
Sanctuary School District No. 4566, 1928-46, 5¾%	4,374 36	4,419 42
Ford City Separate Schools, 1948-55, 5½%	13,101 18	13,101 18
Township of Teck, 1930, 6%	2,000 00	2,027 40
Town of Ford City, 1932, 6%	2,000 00	2,043 20
Province of Ontario, 1945, 4½%	5,000 00	4,815 00
Town of Tecumseh, 1928-45, 6%	23,600 00	24,988 38
Town of Ford City, 1935, 6%	25,000 00	25,800 00
Township of Tisdale, 1928-36, 5½%	29,514 63	29,579 56
Town of Ford City, 1928-45, 5%	20,526 53	19,955 26
Town of Ford City, 1933, 6½%	2,000 00	2,089 00
Redvers School District, Sask., 1928-46, 5½%	9,713 02	9,713 02
Canadian Victory Loan, 1934, 5½%	1,000 00	1,029 23
City of Kitchener, 1949, 5½%	160 78	162 92
Bradbury School District No. 1481, 1929-37, 6½%	900 00	918 54
Town of Springhill, N.S., 1946, 5½%	5,500 00	5,674 90
Edzell School District No. 1562, 1928-46, 6%	4,750 00	4,892 02
Wartime School District 10-year Debentures, 1928-36, 5¾%	6,462 66	6,501 43
Sparta School District No. 1539, 1928-30, 7%	900 00	916 56
Town of Sandwich, 1928-46, 6%	7,769 93	8,213 59
Stry School District No. 1424, 1929-37, 6½%	810 00	826 69
St. Paul R.C. Schools, 1928-56, 5½%	3,436 65	3,241 45
City of Hull, P.Q., 1941, 6%	10,000 00	10,921 72
Village of Embro, 1928-32, 6%	1,831 81	1,882 73
City of Lachine, P.Q., 1953, 5%	9,000 00	9,000 00
School District of Brightstone, 1928-37, 8%	800 00	890 74
School District of Iris, 1928-37, 8%	1,000 00	1,113 43
School District of Cumming, 1928-36, 8%	2,700 00	2,983 12
Village of Tantallon, Sask., 1928-32, 8%	1,500 00	1,593 60
Village of Dafoe, Sask., 1928-32, 8%	1,600 00	1,707 36
Grayson R.C. School District, Sask., 1928-32, 8%	2,974 36	3,179 37
Village of New Hamburg, 1928-33, 5%	3,693 44	3,693 44
City of Galt, 1941, 6%	1,664 33	1,830 43
City of Galt, 1941, 5%	1,812 98	1,812 98
City of Galt, 1941, 5½%	1,457 28	1,530 00
Westwood School District No. 4301, 1928-32, 8%	1,190 06	1,274 61
Village of Marcella, Sask., 1928-32, 8%	1,500 00	1,607 15
Murray Lake School District, No. 4275, 1928-32, 8%	1,190 06	1,272 10
Town of Petrolia, 1928-30, 6%	1,815 88	1,850 02
Township of Sombra, 1928-32, 6%	3,328 61	3,421 15
City of Galt, 1946, 4%	5,000 00	4,391 50
Village of Ridgedale, Sask., 1928-32, 8%	1,037 50	1,107 12
Boyer Lake School District No. 4331, 1928-32, 8%	2,380 13	2,548 38
Arroyo School District No. 1980, 1928-31, 8%	400 00	422 92
Province of Alberta (Guar. Can. Nor. Western Ry.), 1943, 4½%	6,000 00	5,672 40
Town of Leaside, 1945-51, 5½%	3,651 02	3,651 02
Village of Fort Erie, 1954, 5½%	5,021 82	5,202 10
City of Oshawa, 1931-39, 5%	8,699 25	8,699 25
Town of Preston, 1928-54, 5½%	8,483 91	8,947 98
Town of Preston, 1928-33, 5½%	5,391 44	5,473 93

Schedule "D"—*Continued*

Bonds and Debentures owned by the Company

	Par value	Book value
Town of Preston, 1928-55, 5½%	$5,705 66	$5,938 57
Town of Preston, 1928-45, 5½%	14,115 97	14,530 41
Village of Cayuga, 1928-44, 5½%	18,182 85	18,728 08
Province of British Columbia, 1951, 4½%	25,000 00	23,695 00
City of Edmonton, 1947, 5½%	7,000 00	7,065 10
Samor School District, Man., 1928-41, 6½%	1,437 97	1,533 07
Town of Wilkie, Sask., 1935-37, 5½%	3,000 00	3,000 00
Lemberg School District No. 1497, 1929-46, 6%	2,750 00	2,844 60
Roanoke School District, 1928-30, 8%	1,612 91	1,668 03
Bolleau Brock School District, 1928-31, 8%	1,000 00	1,042 68
Eastern Edam Rural Telephone Co., 1928-37, 7½%	2,332 84	2,539 76
Pilger Rural Telephone Co., 1928-36, 6%	1,265 57	1,280 76
St. Etienne School District No. 1585, 1928-47, 6%	2,200 00	2,218 40
Aylmer School District, Que., 1955, 5%	8,500 00	7,672 10
Township of Teck, 1929-33, 6%	3,653 39	3,717 89
Tuxedo School District, 1928-46, 6%	19,000 00	19,266 00
St. Jean School District No. 1508, 1928-36, 6½%	900 00	922 32
Vidette School District No. 4644, 1928-41, 6%	2,867 31	2,958 20
Patriot School District No. 4631, 1928-40, 6½%	2,743 82	2,909 46
Kindersley School District, 1928-54 6½%	3,851 97	4,257 23
Clay Centre School District No. 4672, 1928-41, 6½%	2,869 66	2,960 63
Coxley School District No. 4662, 1928-41, 5¾%	2,878 44	2,923 92
Lacadia Rural Telephone Co., 1928-41, 6%	5,742 22	5,924 25
Medicine Hat, 1952, 6%	8,000 00	8,000 00
Town of Eastview, 1932-33, 5½%	8,000 00	8,094 40
Township of East York, 1942-45, 5½%	68,000 00	70,609 92
Medicine Hat, 1942, 5%	2,000 00	1,804 00
City of Port Moody, B.C., 1936, 5½%	27,000 00	26,460 00
Village of St. Emilien (Lac St. Jean), 1940-47, 5½%	29,000 00	29,652 50
Carleton Place, 1942-51, 5%	10,100 00	10,074 75
City of Niagara Falls, 1937-46, 5%	14,899 57	14,899 57
Village of St. Emilien (Lac St. Jean), 1928-39, 5½%	4,000 00	4,070 00
Town of Riverside, 1929-30, 5½%	12,000 00	11,842 00
Rural Municipality of St. James, 1956, 5½%	11,100 00	11,100 00
	$1,276,698 16	$1,281,294 83

PACIFIC COAST FIRE INSURANCE COMPANY*

HEAD OFFICE, VANCOUVER, B.C.

Officers.—President, W. H. Malkin, Vancouver; Managing Director, T. W. Greer, Vancouver

Directors.—R. Gelletly, Vancouver; C. Spencer, Vancouver; C. B. McNaught, Toronto; G. M. Black, Winnipeg; H. J. Tapscott, London, Eng.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of incorporation.—1890. *Date commenced business in Canada.*—†Nov. 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$619,000	Premiums—Ontario (net)	$81,521
Total assets	1,837,136	Premiums—Total business (net)	899,843
Total liabilities	749,312	Claims—Ontario (net)	48,429
Surplus protection of policyholders.	1,087,823	Claims—Total business (net)	490,391

PACIFIC FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 82 King St. E., Toronto.

Date of incorporation.—1851. *Date commenced business in Canada.*—May 10, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$140,099
Assets in Canada	287,147	Premiums—Canada (net)	315,111
Liabilities in Canada	185,436	Claims—Ontario (net)	38,528
		Claims—Canada (net)	99,843

THE PALATINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Jno. Holroyde, Montreal.

Chief or General Agent in Ontario.—J. M. McGregor, 60 King St. W., Toronto.

Date of incorporation.—Aug. 22, 1900. *Date commenced business in Canada.*—Mar. 27, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$973,333	Premiums—Ontario (net)	$101,795
Assets in Canada	659,361	Premiums—Canada (net)	394,268
Liabilities in Canada	306,016	Claims—Ontario (net)	69,193
		Claims—Canada (net)	200,158

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*See note on page 1.

†Prior to this date business confined to Province of British Columbia.

PATRIOTIC ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, DUBLIN, IRELAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Lyman Root, Toronto.

Chief or General Agent in Ontario.—Lyman Root, 15 Wellington St. E., Toronto.

Date of organization.—1824. *Date commenced business in Canada.*—Aug. 11, 1921.

Capital stock paid in cash	$486,666
Assets in Canada	193,851
Liabilities in Canada	109,239

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$62,041
Premiums—Canada (net)	151,925
Claims—Ontario (net)	36,179
Claims—Canada (net)	....

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(*Phenix Compagnie Francaise du*)

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Thomas F. Dobbin, Montreal.

Chief or General Agent in Ontario.—Wm. G. Mitchell, 90 Adelaide St. E., Toronto.

Date of organization.—1819. *Date commenced business in Canada.*—March 20, 1915.

Capital stock paid in cash . . Francs	16,000,000
Assets in Canada	$224,266
Liabilities in Canada	106,484

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$26,672
Premiums—Canada (net)	133,369
Claims—Ontario (net)	10,819
Claims—Canada (net)	47,224

PHOENIX ASSURANCE COMPANY, LIMITED OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James B. Patterson, Montreal.

Chief or General Agent in Ontario.—D. K. Ridout, Northern Ontario Bldg., Toronto.

Date of organization.—1782. *Date commenced business in Canada.*—1804.

Capital stock paid in cash	£1,005,000
Life.—	
Assets in Canada	$3,812,033
Ontario business in force (gross)	2,423,221
Canadian business in force (gross)	8,050,362
Other than Life.—	
Assets in Canada	2,509,305

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life.—	
Premiums—Ontario (net)	$43,881
Premiums—Canada (net)	222,800
Death claims—Ontario (net)	92,673
Death claims—Canada (net)	152,414
Other than Life.—	
Premiums—Ontario (net)	341,094
Premiums—Canada (net)	1,401,163
Claims—Ontario (net)	130,478
Claims—Canada (net)	580,985

THE PHOENIX INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario.—H. A. Butt, 12 Wellington St. E., Toronto.

Date of incorporation.—May 31, 1859. *Date commenced business in Canada.*—May 20, 1890.

Capital stock paid in cash	$6,000,000
Assets in Canada	748,455
Liabilities in Canada	278,098

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$126,045
Premiums—Canada (net)	645,326
Claims—Ontario (net)	41,480
Claims—Canada (net)	372,700

PILOT AUTOMOBILE & ACCIDENT INSURANCE COMPANY, LIMITED

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—April 2, 1927. *Commenced business.*—April 20, 1927.

Officers (as at date of filing statement).—President, Hon. W. D. Euler; Vice-President, E. W. Clement; Managing Director, D. McIntosh; Secretary, A. M. Anderson.

Directors (as at date of filing statement).—Hon. W. D. Euler, Senator Jas. P. Rankin, Hon. Jas. Malcolm, W. E. Baetz, E. W. Clement, M. S. Hallman, A.I.A., F.A.S., W. J. Motz, A. W. Augustine, N. Brown, E. C. Greb, D. McIntosh, A. W. Puncher, Jno. S. Dowling, Geo. Hancock, Harry L. Walker.

Auditors.—Scully & Scully.

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*See note on page 1.

Statement for the Year Ending 31st December, 1927

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $2,000,000.00. No. of shares, 20,000; par value, $100.00.		
Capital stock at end of year	$452,500 00	$45,250 00

Premium on Capital Stock

Total amount paid to December 31, 1927	$43,250 00

Assets

Book value of bonds, debentures and debenture stocks owned by the Company. (*For details, see Schedule "D"*)		$62,195 39
Cash at head office		3,958 46
Cash in banks		4,446 31
Interest accrued		848 30
Agents' balances and premiums uncollected (*net, commission deducted*)		3,870 24
Furniture and fixtures		1,106 76
Gross assets of the Company		$76,425 46
Deduct assets not admitted:		
Agents' balances on premiums written prior to October 1, 1927	$215 39	
Furniture and fixtures	$1,106 76	
Total deductions		1,322 15
Total admitted assets of the Company		$75,103 31

Liabilities

All in the Province

Total provision for unpaid claims		$5,557 92
Total net reserve, $13,034.14; carried out at 80 per cent. thereof		10,427 30
Expenses due and accrued: (*a*) fire		7 25
(*b*) other		292 75
Taxes due and accrued		507 32
Reinsurance premiums		205 62
Return premiums		377 92
Total of all liabilities except capital stock		$17,376 09
Capital stock paid in cash	$45,250 00	
Surplus in profit and loss account	12,477 22	
Excess of assets over liabilities		57,727 22
Total liabilities		$75,103 31

Profit and Loss Account

Premiums Written in the Province

Class of Business	Gross Premiums on Risks written or renewed during the Year	Reinsurance Ceded	Return Premiums	Total Deduction	Net Premiums Written
Fire	$803 10	$157 50	$34 00	$191 50	$611 60
Automobile	23,697 02	62 36	2,814 15	2,876 51	20,820 51
Accident and Sickness	2,106 82	124 50	98 40	222 90	1,883 92
Guarantee	665 78		32 32	32 32	633 46
Plate Glass	29 51				29 51
Burglary	1,142 30		20 00	20 00	1,122 30
Inland Transportation	169 02				169 02
Total	$28,613 55	$344 36	$2,998 87	$3,343 23	$25,270 32

	All Business
Net premiums written (*all in Ontario*)	$25,270 32
Reserve of unearned premiums (80 per cent.):	
At beginning of year	nil
At end of year	10,427 31
Decrease	$10,427 31
Net premiums earned	$14,843 01
Net claims incurred	$8,790 53
Net adjustment expenses	341 83
Commissions	6,326 40
Taxes	507 32
Salaries, fees and travelling expenses	10,674 65
All other expenses	5,675 46
Underwriting loss	$17,473 19
Other Revenue:	
Interest dividends and rents earned	1,597 56
Net loss for the year	$15,875 63

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding Capital Stock) at beginning of year	nil
Net loss brought down	$15,875 63
Premium on Capital Stock received in cash, $43,250.00; less $13,575.00	29,675 00
	$13,799 37
Increase in paid in capital stock	45,250 00
	$59,049 37
Increase in disallowed assets	1,322 15
Surplus of assets over liabilities (excluding Capital Stock) at end of year	$57,727 22

Summary of Risks—Fire

All in Ontario

Taken in 1927—new and renewed	$135,933 00
Ceased in 1927—including renewed	4,000 00
Gross in force at end of 1927	$131,933 00
Amount reinsured	24,800 00
Net in force at end of 1927	$107,133 00

Exhibit of Premiums

All in Ontario

Class of Business	Gross in Force at End of 1926	Taken in 1927 New and Renewed	Ceased in 1927 including Renewals	Gross in Force at End of 1927	Reinsurance	Net in Force at End of 1927
Fire	nil	$803 10	$34 00	$769 10	$157 50	$611 60
Automobile	nil	23,697 02	2,814 15	20,882 87	62 36	20,820 51
Accident and Sickness	nil	2,106 82	98 40	2,008 42	124 50	1,883 92
Guarantee	nil	665 78	32 32	633 46		633 46
Plate Glass	nil	29 51		29 51		29 51
Burglary	nil	1,142 30	20 00	1,122 30		1,122 30
Inland transportation	nil	169 02		169 02		169 02
Total	nil	$28,613 55	$2,998 87	$25,614 68	$344 36	$25,270 32

Schedule "D"

Bonds and Debentures owned by the Company

	Par value	Book value
Canadian National Ry. bonds, 1954, 4½%	$26,000 00	$25,549 20
Township of East York Bonds, 1945, 5½%	5,000 00	5,259 60
City of Fort William Bonds, 1955, 5%	5,000 00	5,024 79
City of Edmonton Bonds, 1953, 5%	5,839 96	5,734 88
Toronto Harbour Commission Bonds, 1953, 4½%	10,000 00	9,725 00
Pacific Great Eastern Ry. Bonds, 1942, 4½%	5,353 33	5,139 20
Township of East York Bonds, 1953, 5%	3,313 02	3,296 45
Township of East York Bonds, 1954, 5%	2,478 66	2,466 27
Total	$62,984 97	$62,195 39

THE PIONEER INSURANCE COMPANY*

Head Office, Winnipeg, Man.

Officers.—President, James Stewart, Winnipeg; Vice-President, Frank Fowler, Winnipeg; General Manager, George Merry, Winnipeg.

Directors.—F. J. Anderson, I. J. R. Deacon, F. Scott Fowler, E. D. Martin, A. C. Michael, A. C. Reid and H. J. Symington, K. C., Winnipeg.

Chief or General Agent in Ontario.—J. F. O'Brien, Fort William.

Date of incorporation.—June 15, 1926. *Date commenced business in Canada.*—Jan. 20, 1927.

Capital stock paid in cash	$137,600
Assets in Canada	171,680
Liabilities in Canada	48,280

Premiums Written—Claims Incurred	
Premiums—Ontario (net)	$1,594
Premiums—Canada (net)	37,273
Claims—Ontario (net)	.....
Claims—Canada (net)	9,343

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*See note on page 1.

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—J. W. Mackenzie, Toronto.

Chief or General Agent in Ontario.—J. W. Mackenzie, Federal Bldg., Toronto.

Date of incorporation.—Mar., 1893. *Date commenced business in Canada.*—Feb. 14, 1918.

Capital stock paid in cash	$3,500,000
Assets in Canada	134,916
Liabilities in Canada	49,811

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$49,398
Premiums—Canada (net)	83,984
Claims—Ontario (net)	18,430
Claims—Canada (net)	40,947

THE PROTECTIVE ASSOCIATION OF CANADA*

HEAD OFFICE, GRANBY, QUE.

Officers.—President and Manager, E. E. Gleason, Granby, Que.; Vice-President, W. D. Bradford, Granby, Que.; Secretary, J. G. Fuller, Granby, Que.; Treasurer, R. N. Mitchell, Granby, Que.; Medical Director, D. K. Cowley, M.D., Granby, Que.

Directors.—J. G. Fuller, N. R. Mitchell, Dr. T. K. Cowley, Granby, Que.

Chief or General Agent in Ontario.—W. R. Bell, 53 Yonge St. Arcade, Toronto.

Date of incorporation.—Mar. 22, 1907. *Date commenced business in Canada.*—June 18, 1907.

Capital stock paid in cash	$50,000
Total assets	297,048
Total liabilities	138,601
Surplus protection of policyholders	158,446

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$216,642
Premiums—Total business (net)	391,620
Claims—Ontario (net)	142,703
Claims—Total business (net)	254,682

PROVIDENCE WASHINGTON INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Robt. Hampson & Son, Ltd., Montreal.

Chief or General Agent in Ontario.—Burriss & Sweatman. Ltd., 12 Wellington St. E., Toronto.

Date of incorporation.—1799. *Date commenced business in Canada.*—Jan. 9, 1912.

Capital stock paid in cash	$3,000,000
Assets in Canada	375,083
Liabilities in Canada	108,300

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$62,919
Premiums—Canada (net)	170,005
Claims—Ontario (net)	33,348
Claims—Canada (net)	75,114

THE PROVIDENT ASSURANCE COMPANY

HEAD OFFICE, MONTREAL, P.Q.

Incorporated.—May 20, 1905. *Commenced business.*—1906.

Officers (as at date of filing statement).—President, Hector H. Racine; Manager, Jules H. Pigeon; Secretary, J. H. Lussier.

Directors (as at date of filing statement).—Hector H. Racine, J. O. Linteau, Harry H. Haydon, Henri Geoffrion, Jules H. Pigeon, A. J. Major, A. E. Beauvais.

Auditors.—Gonthier, Mulligan & Co.

Statement for the Year Ending 31st December, 1927

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $1,000,000. No. of shares, 10,000; Par value, $100.00.		
Capital stock at beginning of year	$984,800 00	$250,730 00
Capital paid in advance	....	75 00
Capital stock issued during year	400 00	400 00
Capital stock at end of year	$985,200 00	$251,205 00

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*See note on page 1.

Assets

Book value of real estate:		
Office premises (less encumbrances $235,000)		$125,746 96
Held for sale (less encumbrances, nil)		11,477 83
Mortgage loans on real estate, first charges		7,296 84
Book value of bonds, debentures and debenture stocks owned by the Company. (*For details see Schedule "D"*)		191,257 80
Book value of stocks owned by the Company		100 00
Cash at head office		1,000 20
Cash in banks		131,865 05
Interest and dividends due, $137.50; interest accrued, $2,335.16		2,472 66
Rents due, $537.21; accrued, $888.75		1,425 96
Agents' balances and premiums uncollected (net, commission deducted)		113,775 40
Bills receivable—other than agents		46,532 90
Amount due from reinsurance on losses already paid		9,539 14
All other assets, viz.:—		
Loans on life policies	$16,349 60	
Quebec Ass. Co. reinsurance bureau	22,570 41	
Deferred premiums, life	11,613 64	
Deferred charges (real estate)	2,469 16	
Deferred charges (insurance)	27 60	
Taxes, licenses unexpired	5,154 34	
Sundry debtors	5,337 59	
Automobile less depreciation	400 00	
Plate glass salvage	356 62	
Estimated payroll (Emp. Liab.)	55,000 00	
Excess of market value of debentures over book value	7,176 70	
		126,455 66
Gross Assets of the Company		$768,946 40
Deduct assets not admitted:—		
Amount due from reinsurance	$4,217 36	
Sundry debtors	2,337 59	
Quebec Assurance Company, reinsurance bureau	483 94	
Automobile	400 00	
Total deductions		7,438 89
Total admitted Assets of the Company		$761,507 51

Liabilities

	In the Province	Elsewhere	Total Liabilities
Total provision for unpaid claims	$3,125 00	$174,020 80	$177,145 80
Total net reserve, $243,790.71; carried out at 80 per cent. thereof	25,982 18	169,050 42	195,032 60
Reinsurance premiums	....	804 82	804 82
Return premiums	352 31	32,178 90	32,531 21
All other liabilities as follows.			
Reserve on life policies (OM5-3%)	....	123,546 00	123,546 00
Reserve held for Treaty Cos., $45,717.13; balance in favor of T 4th, quarter, 1927, $1,439.38	17,637 59	29,518 92	47,156 51
Creditors	....	15,642 33	15,642 33
Total of all liabilities except capital stock	$47,097 08	$544,762 19	$591,859 27
Capital stock paid in cash		$251,205 00	
Deficit in Profit and Loss account		81,556 76	
Excess of assets over liabilities			169,648 24
Total Liabilities			$761,507 51

Profit and Loss Account

PREMIUMS WRITTEN

In the Province

Class of Business	Gross Premiums on Risks written or renewed during the Year	Reinsurance Ceded	Return Premiums	Total Deduction	Net Premiums Written
Fire	$77,239 65	$23,297 18	$19,468 78	$42,765 96	$34,473 69
Automobile	8,091 57	129 39	2,989 43	3,118 82	4,972 75
Accident and Sickness	1,694 03	27 75	573 11	600 86	1,093 17
Sickness and Accident (payable monthly)	10,367 20	....	793 20	793 20	9,574 00
Guarantee	459 15	....	253 93	253 93	205 22
Plate Glass	94 10	....	40 65	40 65	53 45
Burglary	83 50	....	16 00	16 00	67 50
Public Liability	550 68	....	50 00	50 00	500 68
Total	$98,579 88	$23,454 32	$24,185 10	$47,639 42	$50,940 46

Elsewhere

Class of Business	Gross Premiums on Risks written or renewed during the Year	Reinsurance Ceded	Return Premiums	Total Deduction	Net Premiums Written *
Fire	$151,166 43	$35,573 00	$43,576 44	$79,149 44	$72,016 99
Automobile	130,491 43	3,254 53	33,095 08	36,349 61	94,141 82
Accident and Sickness	13,423 35	1,903 13	1,736 80	3,639 93	9,783 42
Accident and Sickness (payable monthly)	76,514 85	17 40	5,240 15	5,257 55	71,257 30
Guarantee	16,993 39	1,464 70	2,104 05	3,568 75	13,424 64
Plate Glass	8,610 86	....	1,863 55	1,863 55	6,747 31
Burglary	16,521 41	694 99	2,624 19	3,319 18	13,202 23
Employers' Liability	506,206 88	....	84,330 05	84,330 05	421,876 83
Public Liability	20,138 85	219 11	5,428 62	5,647 73	14,491 12
Life	32,399 77	3,093 22	2,940 95	6,034 17	26,365 60
Life (payable monthly)	25,798 44	266 40	1,492 25	1,758 65	24,039 79
Total	$998,265 66	$46,486 48	$184,432 13	$230,918 61	$767,347 05

	In the Province	Elsewhere	All Business
Net premiums written	$50,940 46	$767,347 05	$818,287 51
Reserve of unearned premiums (80 per cent.):			
At beginning of year	26,029 06	227,528 85	253,557 91
At end of year	25,982 18	292,596 42	318,578 60
Increase	*46 88	65,067 57	65,020 69
Net premiums earned	$50,987 34	$702,279 48	$753,266 82
Net claims incurred	$29,275 67	$414,511 14	$443,786 81
Net adjustment expenses	976 09	25,553 07	26,529 16
Commissions	9,475 23	146,925 12	156,400 35
Taxes	1,367 65	16,093 59	17,461 24
Salaries, fees and travelling expenses	6,373 45	85,729 21	92,102 66
All other expenses			61,877 78
Underwriting loss			$44,891 18
Other revenue:			
Interest dividends and rents earned		$22,253 20	
Bad debts recovered previously written off		126 78	
Increase in market value of investments		137 72	
			$22,517 70
Other expenditure:			
Bad debts written off			4,745 92
Net loss for the year			$27,119 40

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year		$195,423 31
Net loss brought down		27,119 40
		$168,303 91
Increase in paid in Capital stock	$475 00	
Decrease in assets disallowed and unstated	869 33	
		1,344 33
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year		$169,648 24

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force at end of 1926	$9,352,080	$14,116,140	$23,468,220
Taken in 1927, new and renewed	5,511,670	11,127,180	16,638,850
Total	$14,863,750	$25,243,320	$40,107,070
Ceased in 1927, including renewed	7,146,080	9,228,270	16,374,350
Gross in force at end of 1927	$7,717,670	$16,015,050	$23,732,720
Amount re-insured	2,609,610	4,966,260	7,575,870
Net in force at end of 1927	$5,108,060	$11,048,790	$16,156,850

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*Decrease.

Exhibit of Premiums

	Gross in force at end of 1926	Taken in 1927, new and renewed	Ceased in 1927, including renewals	Gross in force at end of 1927	Re-insurance	Net in force at end of 1927
Fire:						
In Ontario....	$112,740,69	$77,239 65	$93,175 45	$96,804 89	$38,256 14	$58,548 75
Elsewhere....	190,782 87	151,166 43	131,104 70	210,844 60	71,343 64	139,500 96
Total......	$303,523 56	$228,406 08	$224,280 15	$307,649 49	$109,599 78	$198,049 71
Automobile:						
In Ontario....	$4,560 91	$8,091 57	$7,648 48	$5,004 00	228 00	$4,776 00
Elsewhere....	62,100 54	130,491 43	109,723 62	82,868 35	2,661 59	80,206 76
Total......	$66,661 45	$138,583 00	117,372 10	$87,872 35	$2,889 59	$84,982 76
Accident:						
In Ontario....	$597 45	$1,694 03	$1,293 01	$998 47	30 25	$968 22
Accident & Sickness combined						
In Ontario....	$9,000 60	$10,367 20	$10,081 00	$9,286 80	....	$9,286 80
Elsewhere....	75,906 60	89,938 20	86,183 20	79,661 60	$1,858 38	77,803 22
Total......	$84,907 20	$100,305 40	$96,264 20	$88,948 40	$1,858 38	$87,090 02
Guarantee:						
In Ontario....	$516 67	$459 15	$759 17	$216 65	....	$216 65
Elsewhere....	12,333 69	16,993 39	14,954 29	14,372 79	$1,343 73	13,029 06
Total......	$12,850 36	$17,452 54	$15,713 46	$14,589 44	$1,343 73	$13,245 71
Plate Glass:						
In Ontario....	$105 42	$94 10	$140 08	$59 44	....	$59 44
Elsewhere....	6,349 10	8,610 86	8,268 55	6,691 41	....	6,691 41
Total......	$6,454 52	$8,704 96	$8,408 63	$6,750 85	....	$6,750 85
Burglary:						
In Ontario....	$63 00	$83 50	$79 00	$67 50	....	$67 50
Elsewhere....	16,519 64	16,521 41	16,374 69	16,666 36	$887 87	15,778 49
Total......	$16,582 64	$16,604 91	$16,453 69	$16,733 86	$887 87	$15,845 99
Public Liability:						
In Ontario....	$125 05	$550 68	$155 05	$520 68	....	$520 68
Elsewhere....	....	20,138 85	7,928 93	12,209 92	$377 87	11,832 05
Total......	$125 05	$20,689 53	$8,083 98	$12,730 60	$377 87	$12,352 73
Employers' Liability:						
Elsewhere....	$94,236 21	$476,206 88	$432,654 89	$137,788 20	....	$137,788 20
Life:						
Elsewhere....	$37,028 17	$58,198 21	$44,507 39	$50,718 99	$3,434 45	$47,284 54
All Business:						
In Ontario....	$127,709 79	$98,579 88	$113,331 24	$112,958 43	$38,514 39	$74,444 04
Elsewhere....	495,256 82	968,265 66	851,700 26	611,822 22	81,907 53	529,914 69
Total......	$622,966 61	$1,066,845 54	$965,031 50	$724,780 65	$120,421 92	$604,358 73

Schedule "D"

Bonds and Debentures owned by the Company

	Par value	Book value
Cartierville, 1937, 6%..........	$11,000 00	$11,574 20
Grand Mere, 1936, 4½%..........	10,000 00	10,000 00
Hull, 1929, 5%..........	9,000 00	9,027 00
Hull, 1953, 5%..........	12,000 00	10,345 34
La Tuque, 1941, 5%..........	12,000 00	11,888 00
Longue Pointe, 1953, 5½%..........	5,000 00	4,510 32
Maisonneuve, 1930, 5½%..........	12,000 00	11,882 76
Sault au Recollet, 1941, 6%..........	3,000 00	2,967 06
St. Boniface, 1942, 5%..........	8,000 00	7,514 40
Aylmer, 1934, 5½%..........	5,000 00	5,078 94
Grand'Mere, 1946, 5½%..........	4,000 00	3,751 28
Chicoutimi, 1930, 5½%..........	5,000 00	4,907 88
School Commission of Montreal, 1951, 4%..........	5,000 00	3,773 68
Mount Royal, 1944, 5%..........	16,000 00	15,934 70
St. Leonard de Port Maurice, 1941, 6%..........	10,000 00	9,888 00
St. Boniface, 1942, 5%..........	11,000 00	10,370 50
Pointe Claire, 1944, 5%..........	7,000 00	6,283 00
Dominion of Canada, 1943, 5%..........	3,000 00	2,973 80
Dominion of Canada War Loan, 1931, 5%..........	5,000 00	5,020 00
Dominion of Canada War Loan, 1933, 5½%..........	30,000 00	31,415 08
Dominion of Canada Victory Loan, 1934, 5½%..........	11,000 00	11,216 56
St. Boniface, 1944, 5%..........	1,000 00	935 30
Total..........	$195,000 00	$191,257 80

Schedule "E"

Stocks owned by the Company

Description	No. of shares	Rate of dividend in each of last three years	Par Value	Book Value	Rate used to obtain market value	Interest accrued
M. L. H. & Power Cons....	2	New issue	$100 00	$100 00	....	$6 10
	2	....	$100 00	$100 00	....	$6.10

PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, KENDAL, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis, Faber & Co., Ltd., Montreal, Que.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Date of organization.—Oct. 17, 1903. *Date commenced business in Canada.*—Dec. 19, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£140,000	Premiums—Ontario (net)........	$135,802
Assets in Canada................	$399,998	Premiums—Canada (net)........	364,963
Liabilities in Canada............	241,602	Claims—Ontario (net)..........	109,104
		Claims—Canada (net)..........	205,173

PRUDENTIAL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Kenneth Thom, Montreal.

Chief or General Agent for Ontario.—H. Shaw, c/o Parkes, McVittie & Shaw, 4 Richmond St. East, Toronto.

Date of organization.—1848. *Date commenced business in Canada.*—Aug. 28, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	£1,200,000	Premiums—Ontario (net)........	$107,796
Assets in Canada................	$309,514	Premiums—Canada (net)........	286,829
Liabilities in Canada............	189,716	Claims—Ontario (net)..........	48,051
		Claims—Canada (net)..........	139,006

QUEBEC FIRE ASSURANCE COMPANY*

HEAD OFFICE, QUEBEC, P.Q.

Officers.—President, E. G. Meredith; Vice-President, Hon. N. Garneau; Secretary and Chief Agent, G. H. Henderson.

Directors.—J. T. Ross, A. S. Booth, C. M. Horswell, Alfred Wright, Alex. MacLean, A. W. Blake, W. R. Houghton.

Chief of General Agent in Ontario.—Alfred Wright, 14 Richmond St. East, Toronto.

Date of organization.—April 2, 1818. *Date commenced business in Canada.*—1818.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash........	$125,000	Premiums—Ontario (net)........	$42,193
Total Assets....................	771,854	Premiums—Total business (net)..	181,067
Total liabilities.................	174,898	Claims—Ontario (net)..........	6,035
Surplus protection of policyholders	596,955	Claims—Total business (net)....	52,696

THE QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

Incorporated.—February 15th, 1871. *Commenced business.*—July 1st, 1871.

Officers (as at date of filing statement).—President, Alfred Wright; Vice-President, Joseph Walmsley; Manager, Joseph Walmsley; Secretary, Hugh F. Crighton.

Directors (as at date of filing statement).—Chas. M. Horswell, Alfred Wright, C. H. C. Fortner, W. R. Houghton, Joseph Walmsley.

Auditors.—H. T. Jamieson & Co.

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*See note on page 1.

Statement for the Year Ending 31st December, 1927

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $250,000.00.		
No. of shares, 5,000; Par value, $50.00.		
Capital stock at end of year	$100,000 00	$100,000 00

Assets

Book value of office premises (less encumbrances, nil)	$72,000 00
Mortgage loans on real estate, first charges	6,450 00
Book value of bonds, debentures and debenture stocks owned by the Company (*For details see Schedule "D"*)	576,811 66
Book value of stocks owned by the Company	55,883 26
Cash at head office	2,084 42
Cash in banks	46,837 51
Interest and dividends due, $950.00; interest accrued, $6,889.00	7,839 00
Agents' balances and premiums uncollected (net, commission deducted)	9,696 52
Gross Assets of the Company	$777,602 37
Other items or amounts not admitted:	
Stocks Bear River Pulp & Paper Co., Limited	10,050 00
Total admitted Assets of the Company	$767,552 37

Liabilities

All in the Province

Total provision for unpaid claims		$2,030 22
Total net reserve, $113,797.05; carried out at 100 per cent. thereof		113,797 05
Cash dividends to shareholders, due and unpaid		27 00
Expenses due and accrued: fire		252 93
Taxes due and accrued		5,250 45
Reserve for loss on investments		7,087 50
All other liabilities as follows:		
Fire insurance exchange—note		108,293 53
Total of all liabilities except capital stock		236,738 68
Capital stock paid in cash	$100,000 00	
Reserve funds, $200,000.00; $50,000.00	250,000 00	
Surplus in Profit and Loss account	180,813 69	
Excess of assets over liabilities		530,813 69
Total Liabilities		$767,552 37

Profit and Loss Account

All in the Province

Net premiums written	$120,282 96
Reserve of unearned premiums:	
At beginning of year	118,808 19
At end of year	113,797 05
Decrease	5,011 14
Net premiums earned	$125,294 10
Net claims incurred	33,689 69
Net adjustment expenses	1,186 55
Commissions	26,825 90
Taxes	10,884 69
Salaries, fees and travelling expenses	13,461 33
All other expenses	6,788 15
Underwriting profit	$32,457 79
Other revenue:	
Interest dividends and rents earned	31,728 84
Net profit for the year	$64,186 63

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year		$507,739 24
Net profit brought down		64,186 63
		$571,925 87
Increase in disallowed assets	$11,112 18	
Dividends declared	30,000 00	
		41,112 18
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year		$530,813 69

Summary of Risks—Fire

All in the Province

Gross in force at end of 1926	$36,719,683 00
Taken in 1927, new and renewed	17,591,323 00
Total	$54,311,006 00
Ceased in 1927, including renewed	23,925,464 00
Gross in force at end of 1927	$30,385,542 00
Amount re-insured	358,000 00
Net in force at end of 1927	$30,027,542 00

Exhibit of Premiums—Fire

Gross in force at end of 1926	$237,688 56
Taken in 1927, new and renewed	134,927 26
Total	$372,615 82
Ceased in 1927, including renewed	144,230 28
Gross in force at end of 1927	$228,385 54
Amount re-insured	1,338 52
Net in force at end of 1927	$227,047 02

Schedule "D"

Bonds and Debentures owned by the Company

	Par value	Book value
City of Port Arthur, 1937, 5%	$5,000 00	$5,437 20
Town of Kenora, 1940, 5%	5,000 00	5,000 00
City of Regina, 1952, 4½%	3,893 33	3,157 10
Hydro-Electric Power Commission, 1957, 4%	7,000 00	5,608 40
Canada Permanent Mortgage Corporation, 1930, 5%	20,000 00	20,000 00
Province of Ontario, 1928, 6%	10,000 00	10,000 00
Province of Ontario, 1928, 6%	5,000 00	5,000 00
Province of Ontario, 1935, 6%	10,000 00	9,325 00
Province of Ontario, 1941, 6%	15,000 00	14,700 00
City of Toronto, 1948, 5½%	5,000 00	5,000 00
Town of Gananoque, 1935, 4%	2,000 00	2,000 00
Town of Kenora, 1937, 5½%	1,000 00	1,000 00
Town of Penetanguishene, 1928, 5%	2,293 85	2,071 07
Town of Elmira, 1939-1940, 6%	2,236 65	2,236 65
Province of Saskatchewan, 1939, 5%	21,000 00	20,103 30
City of Toronto, 1938, 5½%	5,000 00	5,120 50
Hydro-Electric Power Commission, 1957, 4%	18,000 00	14,421 60
Hydro-Electric Power Commission, 1960, 4½%	129,000 00	99,962 10
Province of Ontario, 1943, 6%	25,000 00	24,575 00
Dominion of Canada, Victory Loan, 1937, 5½%	100,000 00	100,370 42
Dominion of Canada, 1933, 5½%	65,000 00	65,267 00
Dominion of Canada, 1934, 5½%	10,000 00	10,000 00
Newfoundland, 1939, 5½%	25,000 00	25,225 54
Canadian National Railways, 1954, 5%	25,000 00	24,750 00
Town of Granum, 1928-1930, 5½%	750 00	750 00
Town of Chatham, 1929, 5½%	838 23	818 45
Town of Elmira, 1941, 6%	1,219 95	1,219 95
Province of Ontario, 1928, 6%	2,000 00	2,000 00
City of Edmonton, 1946, 5½%	30,000 00	30,271 50
Village of Fort Erie, 1936-1942, 5½%	27,158 92	27,745 29
Ford City, 1961-1965, 5%	24,223 90	23,625 59
Bear River Pulp Co., Ltd., 1944, 7%	10,000 00	10,050 00
Total	$612,614 83	$576,811 66

Schedule "E"

Stocks owned by the Company

Description	No. of shares	Rate of dividend in each of last three years			Par value	Book value
Consumers Gas Co., of Toronto	380	10	10	10	$38,000 00	$55,883 26
Bear River Pulp Co., Ltd.	20	..	..	..	1,000 00	Nil

QUEEN INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal, Que.
Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. East, Toronto.
Date of incorporation.—Sept. 11, 1891. *Date commenced business in Canada.*—Nov. 1, 1891.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$237,586
Assets in Canada	1,031,150	Premiums—Canada (net)	774,504
Liabilities in Canada	587,669	Claims—Ontario (net)	94,942
		Claims—Canada (net)	296,349

QUEENSLAND INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. C. Urquhart, Montreal.
Chief or General Agent in Ontario.—W. A. Suckling, 18 Toronto St., Toronto.
Date of organization.—1868. *Date commenced business in Canada.*—May 16, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£500,000	Premiums—Ontario (net)	$75,907
Assets in Canada	$498,497	Premiums—Canada (net)	377,246
Liabilities in Canada	248,064	Claims—Ontario (net)	29,033
		Claims—Canada (net)	194,793

RAILWAY PASSENGERS ASSURANCE COMPANY*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—C. A. Richardson, Montreal, Que.
Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.
Date of organization.—Mar., 1849. *Date commenced business in Canada.*—Nov. 2, 1902.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£200,000	Premiums—Ontario (net)	$54,722
Assets in Canada	$495,912	Premiums—Canada (net)	244,677
Liabilities in Canada	192,506	Claims—Ontario (net)	23,280
		Claims—Canada (net)	163,475

RELIANCE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Edward Milligan, Hartford, Conn.; Vice-President, E. V. Chaplin, Hartford, Conn.; Vice-President and Managing Director, J. W. Tatley, Montreal, Que.; Secretary, A. H. Vallance, Montreal, Que.

Directors.—Hon. J. P. B. Casgrain, E. R. Decary, Lt.-Col. R. L. H. Ewing, Major Walter Molson, W. A. Ralston, Lt.-Col. Robt. Starke, of Montreal, Que.; T. C. Temple, Hartford, Conn.; J. B. Knox, Hartford, Conn.; Geo. C. Long, Jr., Hartford, Conn.

Chief or General Agent in Ontario.—J. S. Wilson, 12 Wellington St. East, Toronto.

Date of incorporation.—July 1, 1920. *Date commenced business in Canada.*—Nov. 24, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$9,310
Total assets	530,097	Premiums—Total business (net)	62,252
Total liabilities	62,077	Claims—Ontario (net)	1,302
Surplus protection of policyholders	468,019	Claims—Total business (net)	15,845

THE RIDGELY PROTECTIVE ASSOCIATION*

HEAD OFFICE, WORCESTER, MASS.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. L. Van Vliet, Toronto.
Chief or General Agent in Ontario.—H. L. Van Vliet, 229 College St., Toronto.
Date of incorporation.—1894. *Date commenced business in Canada.*—Sept. 30, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$54,623
Assets in Canada	35,157	Premiums—Canada (net)	62,487
Liabilities in Canada	20,055	Claims—Ontario (net)	30,014
		Claims—Canada (net)	34,363

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*See note on page 1.

ROSSIA REINSURANCE COMPANY, LIMITED*

HEAD OFFICE, COPENHAGEN, DENMARK.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.
Chief or General Agent in Ontario.—J. H. Riddell, 217 Bay St., Toronto.
Date of incorporation.—1918. *Date commenced business in Canada.*—Dec. 1, 1924.

Capital stock paid in cash	$1,608,000
Assets in Canada	133,954
Liabilities in Canada	50,598

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$48,960
Premiums—Canada (net)	84,008
Claims—Ontario (net)	31,777
Claims—Canada (net)	42,577

ROYAL EXCHANGE ASSURANCE*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alexander McDonald, Montreal.
Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.
Date of incorporation.—June 22, 1720. *Date commenced business in Canada.*—Nov. 4, 1910.

Capital stock paid in cash	$3,840,524
Assets in Canada	1,672,201
Liabilities in Canada	612,687

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$252,734
Premiums—Canada (net)	931,931
Claims—Ontario (net)	88,064
Claims—Canada (net)	371,978

ROYAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal.
Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. E., Toronto.
Date of incorporation.—May 3, 1854. *Date commenced business in Canada.*—1868.

Capital stock paid in cash	$10,900,223
Life,—	
Assets in Canada	5,178,582
Ontario business in force (gross)	6,310,052
Canadian business in force (gross)	25,217,158
Other than Life,—	
Assets in Canada	$5,311,044

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life,—	
Premiums—Ontario (net)	$176,794
Premiums—Canada (net)	767,351
Death claims—Ontario (net)	41,309
Death claims—Canada (net)	196,029
Other than Life,—	
Premiums—Ontario (net)	$868,399
Premiums—Canada (net)	2,534,252
Claims—Ontario (net)	367,927
Claims—Canada (net)	1,113,951

THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.
Chief or General Agent in Ontario.—John M. McGregor, 60 King St. W., Toronto.
Date of incorporation.—1907. *Date commenced business in Canada.*—Jan. 10, 1920.

Capital stock paid in cash	£30,000
Assets in Canada	$252,867
Liabilities in Canada	149,697

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$62,556
Premiums—Canada (net)	184,540
Claims—Ontario (net)	34,441
Claims—Canada (net)	90,530

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*See note on page 1.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.

Chief or General Agent in Ontario.—G. A. Sherritt, Excelsior Life Bldg., Toronto.

Date of incorporation.—May, 1865. *Date commenced business in Canada.*—Sept. 14, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,000,000	Premiums—Ontario (net)	$223,886
Assets in Canada	687,736	Premiums—Canada (net)	638,509
Liabilities in Canada	353,994	Claims—Ontario (net)	121,663
		Claims—Canada (net)	367,991

SAINT PAUL MERCURY INDEMNITY COMPANY OF SAINT PAUL*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg, Man.

Chief or General Agent in Ontario.—Geo. A. Sherritt, Excelsior Life Bldg., Toronto.

Date of incorporation.—Mar. 22, 1926. *Date commenced business in Canada.*—July, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$17,573
Assets in Canada	35,865	Premiums—Canada (net)	20,243
Liabilities in Canada	10,120	Claims—Ontario (net)	3,245
		Claims—Canada (net)	3,484

LA SAUVEGARDE LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and Manager, G. N. Ducharme, Chambly Basin, Que.; 1st Vice-President, Hon. N. Perodeau, Spencerwood, Quebec City, Que.; 2nd Vice-President, Tancrede Bienvenu, Montreal; Secretary, L. N. Ducharme, Montreal.

Directors.—Hon. Sir H. Laporte, Montreal; J. N. Cabana, Montreal; Louis Lymburner, Montreal; P. Beulloc, K.C., Montreal; R. B. Bachaud, Waterloo, Que.; A. Milette, Terrebonne, Quebec.

Chief or General Agent in Ontario.—A. Gouthier La Sauvegarde, Rideau St., Ottawa.

Date of incorporation.—May, 1911. *Date commenced business in Canada.*—Aug., 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$208,736	Premiums—Ontario (net)	$144,537
Total assets	3,589,666	Premiums—Total business (net)	788,068
Ontario business in force (gross)	3,258,550	Death claims—Ontario (net)	11,500
Total business in force (gross)	25,531,262	Death claims—Total business (net)	116,588

SCOTTISH CANADIAN ASSURANCE CORPORATION*

HEAD OFFICE, TORONTO.

Officers.—President, Col. J. Forbes, Michie, Toronto; Vice-President, R. S. Waldie, Toronto; Managing Director, T. H. Hall, Toronto.

Directors.—J. A. Macintosh, Toronto; F. Norrie-Miller, J.P., Perth, Scotland; F. Richardson, Philadelphia, Pa.; Geo. W. Howland, Toronto; W. A. Barrington, Toronto; S. Norrie-Miller, Perth, Scotland; R. S. Waldie, Toronto.

Date of incorporation.—May 11, 1920. *Date commenced business in Canada.*—Dec. 22, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$225,000	Premiums—Ontario (net)	$24,185
Total assets	387,731	Premiums—Total business (net)	129,454
Total liabilities	149,944	Claims—Ontario (net)	8,567
Surplus protection of policyholders	237,786	Claims—Total business (net)	61,667

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alexander Bissett, Montreal.

Chief or General Agent in Ontario.—W. J. Morris, 217 Bay St., Toronto.

Date of incorporation.—1876. *Date commenced buisness in Canada.*—Dec. 17, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£80,000	Premiums—Ontario (net)	$154,015
Assets in Canada	$556,038	Premiums—Canada (net)	308,601
Liabilities in Canada	221,918	Claims—Ontario (net)	67,475
		Claims—Canada (net)	138,236

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*See note on page 1.

THE SCOTTISH UNION & NATIONAL INSURANCE COMPANY*

Head Office, Edinburgh, Scotland.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—J. H. Esinhart, Montreal.

Chief or General Agent in Ontario.—Wm. A. Medland, Mail Bldg., Toronto.

Date organized.—1824. *Date incorporated.*—June 26, 1833. *Date commenced business in Canada.*—Feb., 1882.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,460,000	Premiums—Ontario (net)	$130,275
Assets in Canada	1,370,661	Premiums—Canada (net)	415,596
Liabilities in Canada	328,226	Claims—Ontario (net)	58,532
		Claims—Canada (net)	159,146

THE SEA INSURANCE COMPANY, LIMITED*

Head Office, Liverpool, England.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—W. G. Drysdale, Toronto.

Chief or General Agent in Ontario.—W. G. Drysdale, 36 Toronto St., Toronto.

Date of incorporation.—1875. *Date commenced business in Canada.*—Dec. 11, 1924.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£500,000	Premiums—Ontario (net)	$69,643
Assets in Canada	$201,663	Premiums—Canada (net)	160,821
Liabilities in Canada	97,561	Claims—Ontario (net)	32,325
		Claims—Canada (net)	60,364

SECURITY INSURANCE COMPANY OF NEW HAVEN*

Head Office, New Haven, Conn.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.

Chief or General Agent in Ontario.—Wm. Thompson, Metropolitan Bldg., Toronto.

Date of incorporation.—June 5, 1841. *Date commenced business in Canada.*—Nov. 29, 1921.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,500,000	Premiums—Ontario (net)	$51,203
Assets in Canada	225,461	Premiums—Canada (net)	228,616
Liabilities in Canada	92,661	Claims—Ontario (net)	24,214
		Claims—Canada (net)	172,305

SECURITY LIFE INSURANCE COMPANY*†

Head Office, Toronto.

Officers.—President, W. W. Hiltz, Toronto; Vice-President, L. A. David, K.C., Montreal; Vice-President and General Manager, W. O. McTaggart, Toronto.

Directors.—T. M. Birkett, Ottawa; J. F. Laporte, Joliette, P.Q.; B. F. Ackerman, Peterboro, Ont.; L. A. Daigle, Montreal; A. Gour, Montreal; H. B. Charbonneau, Montreal; D. E. St. Jacques, M.D., Montreal; H. C. Schofield, Toronto; Colin Campbell, Perth, Ont.; J. A. A. Leclair, Montreal; A. Decary, Dorval.

Date of incorporation.—April 27, 1907. *Date commenced business in Canada.*—April 27, 1911.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$426,175	Premiums—Ontario (net)	$108,403
Total assets	1,000,341	Premiums—Total business (net)	217,669
Ontario business in force (gross)	3,541,145	Death claims—Ontario (net)	46,875
Total business in force (gross)	10,519,814	Death claims—Total business (net)	73,967

SENTINEL FIRE INSURANCE COMPANY*

Head Office, Springfield, Mass.

Manager or Chief Executive Officer in Canada.—A. S. Hill, 410 Lewis Bldg., Montreal, Que.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of incorporation.—1924. *Date commenced business in Canada.*—April 2, 1927.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$3,874
Assets in Canada	160,640	Premiums—Canada (net)	5,724
Liabilities in Canada	17,369	Claims—Ontario (net)	nil
		Claims—Canada (net)	nil

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*See note on page 1.

†Reinsured with the Confederation Life Association agreement, September 5th, 1928.

SOVEREIGN LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President and Managing Director, H. J. Meiklejohn, M.D., Winnipeg; Vice-Presidents, W. H. Carter, Winnipeg; E. E. Sharpe, Winnipeg; Assistant General Manager, M. D. Grant, Winnipeg.

Directors.—R. G. Macdonald, Brandon; W. Sanford Evans, M.L.A., Winnipeg; Wm. F. Hull, K.C., Winnipeg; John Martin, Winnipeg; Geo. N. Jackson, Winnipeg; J. L. Bathgate, Winnipeg.

Chief or General Agent in Ontario.—W. H. Burnett, Federal Bldg., Toronto.

Date of incorporation.—May 15, 1902. *Date commenced business in Canada.*—March 1, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$209,995	Premiums—Ontario (net)	$113,005
Total assets	4,235,834	Premiums—Total business (net)	736,254
Ontario business in force (gross)	3,488,466	Death claims—Ontario (net)	16,545
Total business in force (gross)	23,571,431	Death claims—Total business (net)	100,123

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Joseph Murphy, Toronto.

Chief or General Agent in Ontario.—Joseph Murphy, Dominion Bank Bldg., Toronto.

Date of incorporation.—April 24, 1849. *Date commenced business in Canada.*—Nov. 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,500,000	Premiums—Ontario (net)	$88,298
Assets in Canada	794,458	Premiums—Canada (net)	460,071
Liabilities in Canada	194,131	Claims—Ontario (net)	24,861
		Claims—Canada (net)	325,038

STANDARD MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—A. B. Pakenham, Toronto.

Chief or General Agent in Ontario.—A. B. Pakenham, 64 King St. E., Toronto.

Date of incorporation.—1871. *Date commenced business in Canada.*—Feb. 17, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$31,251
Assets in Canada	$21,820	Premiums—Canada (net)	52,701
Liabilities in Canada	12,386	Claims—Ontario (net)	16,391
		Claims—Canada (net)	38,196

THE STATE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Alexander MacDonald, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of incorporation.—April 10, 1891. *Date commenced business in Canada.*—April 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED.	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$9,685
Assets in Canada	$105,256	Premiums—Canada (net)	72,496
Liabilities in Canada	46,691	Claims—Ontario (net)	2,807
		Claims—Canada (net)	16,992

STUYVESANT INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 82 King St. E., Toronto.

Date of incorporation.—Nov. 25, 1850. *Date commenced business in Canada.*—Aug. 25, 1916.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$108,240
Assets in Canada	280,628	Premiums—Canada (net)	216,306
Liabilities in Canada	125,233	Claims—Ontario (net)	47,311
		Claims—Canada (net)	122,882

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*See note on page 1.

SUN INSURANCE OFFICE*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Lyman Root, Toronto.

Chief or General Agent in Ontario.—Lyman Root, 15 Wellington St. E., Toronto.

Date of incorporation.—April 7, 1810. *Date commenced business in Canada.*—June 30, 1892.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,336,000	Premiums—Ontario (net)	$358,022
Assets in Canada	1,425,854	Premiums—Canada (net)	933,210
Liabilities in Canada	722,983	Claims—Ontario (net)	198,316
		Claims—Canada (net)	452,553

SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and Managing Director, T. B. Macaulay, Montreal, Que.; Vice-President and Actuary, A. B. Wood, Montreal, Que.

Directors.—Robert Adair, Montreal; Wm. M. Birks, Montreal; Hon. R. Dandurand, Montreal; Sir H. S. Holt, Montreal; Abner Kingman, Montreal; Carl Riordan, Westmount; John W. Ross, Westmount; Hon. L. C. Webster, Westmount; J. R. Dougall, Montreal; Jas. C. Tory, Halifax; J. W. McConnell, Montreal; C. E. Neill, Montreal.

Chief or General Agent in Ontario.—John A. Tory, Sun Life Bldg., Toronto.

Date of incorporation.—1865. *Date commenced business in Canada.*—May, 1871.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,500,000	Premiums—Ontario (net)	$6,355,743
Total assets	401,305,884	Premiums—Total business (net)	63,217,807
Ontario business in force (gross)	199,245,668	Death claims—Ontario (net)	1,141,988
Total business in force (gross)	1,533,910,284	Death claims—Total business (net)	12,232,697

TOKIO MARINE & FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, TOKIO, JAPAN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—George W. Pacaud, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. E., Toronto.

Date of incoroporation.—1879. *Date commenced business in Canada.*—March 12, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$15,000,000	Premiums—Ontario (net)	$37,714
Assets in Canada	196,051	Premiums—Canada (net)	143,887
Liabilities in Canada	121,283	Claims—Ontario (net)	31,777
		Claims—Canada (net)	73,838

TORONTO CASUALTY FIRE & MARINE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

Incorporated.—July 21, 1921. *Amendments to charter.*—March 15, 1922; April 19, 1927. *Commenced business.*—October, 1921.

Officers (as at date of filing statement).—President, G. L. Smith; Vice-Presidents, A. E. Dawson, W. W. Evans, C. H. Ackerman; Manager, A. E. Dawson; Secretary, W. B. Coatts.

Directors (as at date of filing statement).—C. H. Ackerman, J. T. Braund, A. E. Dawson, W. W. Evans, Forbes Godfrey, Henry Knight, J. O. Linteau, M. A. Mackenzie, R. P. Parker, T. H. Pratt, G. L. Smith, A. E. Wilson.

Auditors.—J. A. Carstairs & Co., Geo. O. Merson & Co.

Statement for the Year Ending 31st December, 1927

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $2,000,000.00. No. of shares, 20,000; par value, $100.00.		
Capital stock at beginning of year	$1,000,000 00	$269,735 00
Capital stock issued during year	119,300 00	36,730 00
Capital stock at end of year	$1,119,300 00	$306,465 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$269,067 50
Amount received during the year	17,895 00
Total amount paid to December 31, 1927	$286,962 50

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*See note on page 1.

Assets

Mortgage loans on real estate, first charges		$55,800 00
Book value of bonds, debentures and debenture stocks owned by the Company. (*For details, see Schedule "D"*)		485,560 33
Cash at head office		5,381 19
Cash in banks		78,127 99
Interest and dividends due, $292.80; interest accrued, $5,474.65		5,767 45
Agents' balances and premiums uncollected (*net, commission deducted*)		98,670 29
Amount due from reinsurance on losses already paid		15,524 04
Market value of securities over book value	$23,924 33	
Due from other companies	11,014 82	
Sundry assets	157 50	
Cash at branch office	50 00	
		35,146 65
Total admitted assets of the Company		$779,977 94

Liabilities

	In the Province	Elsewhere	Totla Liabilities
Total provision for unpaid claims	$27,689 95	$78,868 34	$106,558 29
Total net reserve, $279,254.76; carried out at 80 per cent. thereof	130,867 21	92,536 61	223,403 82
Reserve and unpaid losses under unlicensed reinsurance, unsecured	3,660 73	4,315 93	7,976 66
Taxes due and accrued	5,000 00	8,408 38	13,408 38
Reinsurance premiums	340 56	172,989 85	173,330 41
Other contingency reserves	500 00	1,500 00	2,000 00
All other liabilities as follows:			
Cash withheld from unlicensed reinsurance	16,931 42	13,907 90	30,839 32
Interest due on reinsurance balances	....	1,662 37	1,662 37
Agents' credit balances	4,976 69	4,798 13	9,774 82
Total of all liabilities except capital stock	$189,966 56	$378,987 51	$568,954 07
Capital stock paid in cash		$306,465 00	
Deficit in profit and loss account		95,441 13	
Excess of assets over liabilities			211,023 87
Total liabilities			$779,977 94

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$265,337 31	$372,427 56	$637,764 87
Reserve of unearned premiums (80 per cent.):			
At beginning of year	$162,180 94	$119,300 81	$281,481 75
At end of year	130,867 21	92,536 61	223,403 82
Decrease	$31,313 73	$26,764 20	$58,077 93
Net premiums earned	$296,651 04	$399,191 76	$695,842 80
Net claims incurred	$142,335 10	$293,331 08	$435,666 18
Net adjustment expenses	12,324 08	24,147 42	36,471 50
Commissions	50,111 19	81,268 05	131,379 24
Taxes	9,321 42	14,362 90	23,684 32
Salaries, fees and travelling expenses			88,521 25
All other expenses			48,841 58
Underwriting loss			$68,721 27
Other revenue:			
Interest dividends and rents earned		$22,636 73	
Increase in market value of investments		15,353 02	
Profit on sale of investments		5,455 84	
			$43,445 59
Other expenditure:			
Bad debts written off		$296 21	
Other losses: Increase in reserve for contingent commissions		500 00	
Investment expenses		100 00	
			$896 21
Net loss for the year			$26,171 89

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year		$181,213 23
Net loss brought down		26,171 89
Premium on capital stock received in cash		17,895 00
		$172,936 34
Increase in paid in capital stock	$36,730 00	
Decrease in disallowed assets	1,240 23	
Decrease in unsecured unlicensed re-insurance	117 30	
		38,087 53
Surplus of assets over liabilities (excluding capital stock) at end of year		$211,023 87

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force at end of 1926	$27,916,219 00	$10,607,921 00	$38,524,140 00
Taken in 1927, new and renewed	22,419,444 00	12,931,604 00	35,351,048 00
Total	$50,335,663 00	$23,539,525 00	$73,875,188 00
Ceased in 1927, including renewed	17,264,076 00	12,678,646 00	29,942,722 00
Gross in force at end of 1927	$33,071,587 00	$10,860,879 00	$43,932,466 00
Amount reinsured	22,492,791 50	6,978,653 00	29,471,444 50
Net in force at end of 1927	$10,578,795 50	$3,882,226 00	$14,461,021 50

Exhibit of Premiums

	Gross in force at end of 1926	Taken in 1927, new or renewed	Ceased in 1927, including renewals	Gross in force at end of 1927	Re-insurance	Net in force at end of 1927
Fire:						
In Ontario	$301,073 05	$262,775 75	$195,018 51	$368,830 29	$193,215 85	$175,614 44
Elsewhere	98,838 76	169,757 15	113,117 50	155,478 41	94,682 48	60,795 93
Total	$399,911 81	$432,532 90	$308,136 01	$524,308 70	$287,898 33	$236,410 37
Automobile:						
In Ontario	$97,085 36	$210,165 00	$186,753 88	$120,496 48	$16,560 82	$103,935 66
Elsewhere	145,999 86	197,292 16	236,446 58	106,845 44	19,834 64	87,010 80
Total	$243,085 22	$407,457 16	$423,200 46	$227,341 92	$36,395 46	$190,946 46
Accident:						
In Ontario	$2,451 22	$8,143 16	$7,622 69	$2,971 69	$728 84	$2,242 85
Elsewhere	322 38	988 42	397 13	913 67	194 13	719 54
Total	$2.773 60	$9,131 58	$8,019 82	$3,885 36	$922 97	$2,962 39
Sickness:						
In Ontario	$1,196 24	$9,463 09	$8,492 72	$2,166 61	$218 97	$1,947 64
Elsewhere	....	4,763 68	451 08	4,312 60	....	4,312 60
Total	$1,196 24	$14,226 77	$8,943 80	$6,479 21	$218 97	$6,260 24
Guarantee:						
In Ontario	$2,729 69	$6,612 72	$3,059 15	$6,283 26	$60 00	$6,223 26
Elsewhere	26,862 07	28,595 31	10,524 97	44,932 41	3 10	$44,929 31
Total	$29,591 76	$35,208 03	$13,584 12	$51,215 67	$63 10	$51,152 57
Plate Glass:						
In Ontario	$6,803 31	$5,781 18	$3,399 04	$9,185 45	....	$9,185 45
Elsewhere	$6,463 23	6.067 39	7,737 37	4,793 25	$42 20	4,751 05
Total	$13,266 54	$11,848 57	$11,136 41	$13,978 70	$42 20	$13,936 50
Burglary:						
In Ontario	$2,852 90	$2,012 67	$3,450 53	$1,415 04	$60 75	$1,354 29
Elsewhere	4,178 16	4,880 52	5,158 58	$3,900 10	$75 00	$3,825 10
Total	$7,031 06	$6,893 19	$8,609 11	$5,315 14	$135 75	$5,179 39
Employers' Liability:						
In Ontario	....	$447 28	$310 42	$136 86	....	$136 86
Elsewhere	$258,439 82	253,830 19	489,619 27	22,650 74	$3,422 73	$19,228 01
Total	$258,439 82	$254,277 47	$489,929 69	$22,787 60	$3,422 73	$19,364 87
Public Liabil'y.						
In Ontario	$10,106 34	$18,804 24	$17,378 00	$11,532 58	$190 49	$11,342 09
Elsewhere	13,602 10	14,293 19	12,930 89	14,964 40	1,812 49	13,151 91
Total	$23,708 44	$33,097 43	$30,308 89	$26,496 98	$2,002 98	$24,494 00
Blanket Residence:						
In Ontario	$10,946 41	$7,688 11	$4,070 40	$14,564 12	$250 00	$14,314 12
Elsewhere	14,876 39	2,611 55	2,797 11	14,690 83	....	14,690 83
Total	$25,822 80	$10,299 66	$6,867 51	$29,254 95	$250 00	$29,004 95
Tornado:						
In Ontario	$220 70	$3,446 65	$1,203 02	$2,464 33	$1,360 30	$1,104 03
Elsewhere	2,083 33	738 70	99 63	2,722 40	1,917 38	805 02
Total	$2,304 03	$4,185 35	$1,302 65	$5,186 73	$3,277 68	$1,909 05
Inland Transportation:						
In Ontario	$2,146 74	$3,109 84	$3,457 28	$1,799 30	....	$1,799 30
Elsewhere	971 71	175 00	1,006 71	140 00	....	140 00
Total	$3,118 45	$3,284 84	$4,463 99	$1,939 30	....	$1,939 30
Marine:						
In Ontario	....	$27 50	$15 00	$12 50	....	$12 50
All Business:						
In Ontario	$437,611 96	$538,477 19	$434,230 64	$541,858 51	$212,646 02	$329,212 49
Elsewhere	572,637 81	683.993 26	880.286 82	376.344 25	121.984 15	254,360 10
Total	$1,010,249 77	$1,222,470 45	$1,314,517 46	$918,202 76	$334,630 17	$583,572 59

Schedule "D"

Bonds and Debentures owned by the Company

	Par value	Book value
Dominion of Canada, 1933, 5½%	$500 00	$500 00
Dominion of Canada, 1946, 4½%	50,000 00	48,500 00
Grand Trunk Pacific—Prairie & Mountain Division, 1955, 4%	14,600 00	11,396 46
Canadian National Railway, Dominion Guarantee, 1957, 4½%	85,000 00	83,435 50
Hydro-Electric Power Commission, Ontario Guarantee, 1957, 4%	6,000 00	4,905 00
Hydro-Electric Power Commission, Ontario Guarantee, 1958, 4%	4,000 00	3,345 60
Province of Alberta, 1938, 4%	24,333 33	21,016 70
Grand Trunk Railway, 1939, 4%	14,599 98	12,551 92
Province of Alberta, 1940, 5%	5,000 00	4,866 00
Province of Alberta, 1940, 5%	2,000 00	1,995 00
Province of British Columbia, 1957, 4½%	10,000 00	9,850 00
Province of Manitoba, 1947, 4%	40,000 00	35,124 00
Province of New Brunswick, 1943, 5%	5,000 00	4,900 00
Province of Quebec, 1950, 4½%	25,000 00	24,187 50
Province of Saskatchewan, 1949, 4%	22,873 33	18,843 05
Province of Saskatchewan, 1944, 5%	10,000 00	9,725 00
Province of Saskatchewan, 1939, 5%	10,000 00	10,000 00
City of Toronto, 1953, 4½%	1,000 00	852 00
City of Toronto, 1936, 5%	2,000 00	1,950 00
City of Toronto, 1943, 5%	5,000 00	4,880 50
City of Toronto, 1950, 5%	10,000 00	10,000 00
City of Toronto, 1938, 4½%	10,000 00	9,599 00
City of Toronto, 1951, 4½%	25,000 00	23,747 50
Town of Sturgeon Falls, 1935, 7%	1,000 00	1,063 70
City of Windsor, 1960, 4½%	5,000 00	4,267 00
City of Montreal, 1942, 5%	8,000 00	7,980 00
City of London, 1938, 4½%	4,000 00	3,805 60
City of Valleyfield, 1937-39, 5%	7,000 00	6,965 00
R.C. School Dist., Town of Cobalt, Ontario Guarantee, 1928-45, 5%	12,308 30	12,308 30
Canada Permanent Mortgage Corporation, 1928, 5½%	10,000 00	10,000 00
Canada Permanent Mortgage Corporation, 1928, 5½%	1,500 00	1,500 00
Canada Permanent Mortgage Corporation, 1929, 5½%	15,000 00	15,000 00
Canada Permanent Mortgage Corporation, 1931, 5%	10,000 00	10,000 00
Canada Permanent Mortgage Corporation, 1929, 5½%	1,000 00	1,000 00
Canada Permanent Mortgage Corporation, 1929, 5½%	1,000 00	1,000 00
Canada Permanent Mortgage Corporation, 1932, 5%	15,000 00	15,000 00
Toronto General Trusts Corporation, 1929, 5½%	1,000 00	1,000 00
Toronto General Trusts Corporation, 1932, 5%	9,000 00	9,000 00
Toronto General Trusts Corporation, 1932, 5%	5,000 00	5,000 00
Huron & Erie Mortgage Corporation, 1929, 5¼%	1,000 00	1,000 00
Huron & Erie Mortgage Corporation, 1930, 5¼%	1,000 00	1,000 00
Huron & Erie Mortgage Corporation, 1930, 4¾%	500 00	500 00
Huron & Erie Mortgage Corporation, 1929, 5½%	2,000 00	2,000 00
National Trust Company, 1932, 5%	5,000 00	5,000 00
National Trust Company, 1932, 5%	15,000 00	15,000 00
Total	$487,214 94	$485,560 33

TRAVELLERS INDEMNITY COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Geo. G. Foster, Montreal.

Chief or General Agent in Ontario.—N. B. McKibbon, 38 King St. West, Toronto.

Date of incorporation.—Mar. 25, 1903. *Date commenced business in Canada.*—April 29, 1912.

Capital stock paid in cash	$3,000,000
Assets in Canada	561,872
Liabilities in Canada	348,281

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$216,381
Premiums—Canada (net)	406,711
Claims—Ontario (net)	113,350
Claims—Canada (net)	206,831

TRAVELLERS INSURANCE COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Geo. G. Foster, Montreal.

Chief or General Agent in Ontario.—N. B. McKibbon, 38 King St. West, Toronto.

Date of incorporation.—June 17, 1863. *Date commenced business in Canada.*—July 1, 1865.

Capital stock paid in cash	$15,000,000
Life,—	
Assets in Canada	14,616,576
Ontario business in force (gross)	40,839,992
Canadian business in force (gross)	124,102,683
Other than Life,—	
Assets in Canada	951,585

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life,—	
Premiums—Ontario (net)	$845,140
Premiums—Canada (net)	2,789,682
Death claims—Ontario (net)	142,768
Death claims—Canada (net)	452,535
Other than Life,—	
Premiums—Ontario (net)	219,347
Premiums—Canada (net)	1,187,565
Claims—Ontario (net)	85,176
Claims—Canada (net)	704,901

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*See note on page 1.

UNION ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—H. F. Roden, Montreal.
Chief or General Agent in Ontario.—Martin N. Merry, Lumsden Bldg., Toronto.
Date of incorporation.—1714. *Date commenced business in Canada.*—Sept. 9, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$243,333	Premiums—Ontario (net)	$221,326
Assets in Canada	955,093	Premiums—Canada (net)	627,865
Liabilities in Canada	481,325	Claims—Ontario (net)	105,594
		Claims—Canada (net)	275,219

UNION FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(*L'Union Compagnie d'Assurances contre L'incendie, Paris, France.*)

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal.
Chief or General Agent in Ontario.—R. B. Rice & Sons, 66 Victoria St., Toronto.
Date of incorporation.—1828. *Date commenced business in Canada.*—April 11, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash..Francs	20,000,000	Premiums—Ontario (net)	$60,395
Assets in Canada	$403,242	Premiums—Canada (net)	282,196
Liabilities in Canada	205,151	Claims—Ontario (net)	18,759
		Claims—Canada (net)	113,110

UNION INSURANCE SOCIETY OF CANTON, LIMITED*

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of incorporation.—1873. *Date commenced business in Canada.*—Sept. 24, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£54,000	Premiums—Ontario (net)	$467,130
Assets in Canada	$1,556,243	Premiums—Canada (net)	1,227,676
Liabilities in Canada	621,607	Claims—Ontario (net)	235,265
		Claims—Canada (net)	741,324

UNITED BRITISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Toronto.
Chief or General Agent in Ontario.—Charles Stuart Malcolm, 59 Yonge St., Toronto.
Date of incorporation.—1908. *Date commenced business in Canada.*—Nov. 30, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,946,666	Premiums—Ontario (net)	$87,180
Assets in Canada	218,489	Premiums—Canada (net)	139,771
Liabilities in Canada	111,809	Claims—Ontario (net)	51,623
		Claims—Canada (net)	71,347

UNITED STATES FIDELITY & GUARANTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Col. A. E. Kirkpatrick, Toronto.
Chief or General Agent in Ontario.—Col. A. E. Kirkpatrick, 36 Toronto St., Toronto.
Date of incorporation.—Mar. 19, 1896. *Date commenced business in Canada.*—Mar. 12, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$7,500,000	Premiums—Ontario (net)	$349,245
Assets in Canada	800,502	Premiums—Canada (net)	813,536
Liabilities in Canada	434,840	Claims—Ontario (net)	96,159
		Claims—Canada (net)	274,165

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*See note on page 1.

UNITED STATES FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Joseph Murphy, Toronto.

Chief or General Agent in Ontario.—Joseph Murphy, Dominion Bank Bldg., Toronto.

Date of incorporation.—1824. *Date commenced business in Canada.*—June 30, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$147,157
Assets in Canada	701,002	Premiums—Canada (net)	374,252
Liabilities in Canada	206,195	Claims—Ontario (net)	88,562
		Claims—Canada (net)	211,452

UNITED STATES LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Lewis A. Stewart, Toronto.

Chief or General Agent in Ontario.—L. A. Stewart, 2 Toronto St., Toronto.

Date of incorporation.—1850. *Date commenced business in Canada.*—Aug. 8, 1873.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$20,516
Assets in Canada	264,226	Premiums—Canada (net)	23,375
Ontario business in force (gross)	561,999	Death claims—Ontario (net)	40,500
Canadian business in force (gross)	814,002	Death claims—Canada (net)	16,080

UNITED STATES MERCHANTS & SHIPPERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. J. Dale, Montreal.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of incorporation.—1918. *Date commenced business in Canada.*—June 6, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$68,144
Assets in Canada	109,224	Premiums—Canada (net)	157,354
Liabilities in Canada	6,367	Claims—Ontario (net)	50,640
		Claims—Canada (net)	71,090

WESTCHESTER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario.—Dale & Company, Metropolitan Bldg., Toronto.

Date of incorporation.—Mar. 14, 1837. *Date commenced business in Canada.*—May 28, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,500,000	Premiums—Ontario (net)	$36,446
Assets in Canada	474,201	Premiums—Canada (net)	434,547
Liabilities in Canada	153,408	Claims—Ontario (net)	9,773
		Claims—Canada (net)	291,676

WESTERN ASSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President and Manager, W. M. Cox, Toronto; Vice-Presidents, H. C. Cox, Toronto; Geo. A. Morrow, Toronto; Assistant General Managers, C. S. Wainwright, Toronto; E. F. Garrow, Toronto.

Directors.—Sir John Aird, Toronto; Robert Bickerdike, Montreal; Lt.-Col. Henry Brock, Toronto; Alfred Cooper, London, England; D. B. Hanna, Toronto; Miller Lash, K.C., Toronto; T. G. McConkey, Toronto; Major-Gen. Sir Henry Pellatt, Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal; D. C. Wakeman, New York; H. J. Wyatt, New York; J. L. Parsons, New York.

Date of incorporation.—Aug. 31, 1851. *Date commenced business in Canada.*—Aug., 1851.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,400,000	Premiums—Ontario (net)	$687,157
Total assets	8,403,457	Premiums—Total business (net)	5,653,493
Total liabilities	5,412,274	Claims—Ontario (net)	379,573
Surplus protection of policyholders	2,991,183	Claims—Total business (net)	3,008,559

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*See note on page 1.

WORLD FIRE AND MARINE INSURANCE COMPANY*

Head Office, Hartford, Conn.

Principal Office in Canada, Toronto.

Manager or Chief Executive in Canada.—A. M. M. Kirkpatrick, Toroto.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of incorporation.—1921. *Date commenced business in Canada.*—July 14, 1924.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$43,399
Assets in Canada	262,068	Premiums—Canada (net)	115,287
Liabilities in Canada	52,433	Claims—Ontario (net)	19,684
		Claims—Canada (net)	52,520

WORLD MARINE & GENERAL INSURANCE COMPANY, LIMITED*

Head Office, London, England

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of incorporation.—1894. *Date commenced business in Canada.*—April 25, 1923.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$132,345
Assets in Canada	$430,613	Premiums—Canada (net)	265,656
Liabilities in Canada	205,512	Claims—Ontario (net)	61,028
		Claims—Canada (net)	124,321

YANG-TSZE INSURANCE ASSOCIATION, LIMITED*

Head Office, Shanghai, China.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—B. G. Philips, Vancouver, B.C.

Chief or General Agent in Ontario.—A. Tucker, Royal Bank Bldg., Toronto.

Date of incorporation.—1862. *Date commenced business in Canada.*—Dec. 1, 1919.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$1,500,000	Premiums—Ontario (net)	$35,825
Assets in Canada	183,149	Premiums—Canada (net)	134,831
Liabilities in Canada	87,990	Claims—Ontario (net)	29,843
		Claims—Canada (net)	75,965

THE YORKSHIRE INSURANCE COMPANY, LIMITED*

Head Office, York, England

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. L. Monkman, Montreal.

Chief or General Agent in Ontario.—G. Temple McMurrich, 22 Toronto St., Toronto.

Date of incorporation.—1824. *Date commenced business in Canada.*—Jan. 16, 1907.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	£132,410	Premiums—Ontario (net)	$189,845
Assets in Canada	$4,277,723	Premiums—Canada (net)	†635,704
Liabilities in Canada	465,013	Claims—Ontario (net)	86,132
		Claims—Canada (net)	313,127

ZURICH GENERAL ACCIDENT & LIABILITY INSURANCE COMPANY, LIMITED*

Head Office, Zurich, Switzerland.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Neville Pilling.

Chief or General Agent in Ontario.—Neville Pilling, Federal Bldg., Toronto.

Date of incorporation.—1872. *Date commenced business in Canada.*—Aug. 29, 1923.

		Premiums Written—Claims Incurred	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$152,054
Assets in Canada	512,019	Premiums—Canada (net)	254,708
Liabilities in Canada	212,946	Claims—Ontario (net)	95,582
		Claims—Canada (net)	169,602

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*See note on page 1.

†Excludes Ocean Marine business.

B

MUTUAL INSURANCE CORPORATIONS

I Farmers Mutuals—Fire
II Farmers Mutuals—Weather
III Associated New England Mutuals
IV Other Mutuals

B

I. FARMERS MUTUALS—FIRE

ALGOMA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SAULT STE. MARIE, ONT.
Commenced Business 23rd June, 1899

OFFICERS AND DIRECTORS (1928)

Officers.—President, A. H. Huckson; Vice-President, W. G. Emiry; Secretary, Lt.-Col. T. H. Elliott, Sault Ste. Marie.

Directors.—A. H. Huckson, Sault Ste. Marie; Geo. H. Cook, Silverwater; Geo. White, Bruce Mines; W. Vincer, Mindemoya; W. G. Emery, Massey; H. Knight, R.R. 1, Sault Ste. Marie; A. Headrick, Echo Bay; J. A. Donaghue, Richard's Landing; David Gordon, Thessalon.

Auditors.—R. A. Addison and W. T. Scott, Sault Ste. Marie.

Unassessed Premium Note Capital, $51,134.34

Statement for the Year Ending 31st December, 1927

Assets

Canada Victory Loan and Province of Ontario Bonds. (*See Schedule* "C")		$18,890 00
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont.		6,836 86
Amount of premium notes in force after deducting all payments thereon and assessments levied	$51,134 34	
Less residue of premium notes given by the Company for reinsurance	1,593 76	
		49,540 58
Office furniture and supplies (not extended), $478.18.		
Total Assets		$75,267 44

Liabilities

Unearned cash payments	$12,372 06
Total Liabilities	$12,372 06

Receipts

Cash balance at 31st December, 1926 (not extended), $10,446.97.	
Cash received by Company as fees	$852 02
" as cash payments due in 1927	12,266 21
" interest	1,325 97
" all other	131 10
Total Receipts	$14,575 30

Expenditure

Expenses of management.	
Commissions, $1,427.50; investigation of claims, $215.65; assessment and fees, $21.61; Fire Marshal tax, $41.59; travelling expenses, $418.70; taxes, $124.78; rent, $120.00; salaries and fees, $1,432.80; printing, postage, etc., $403.82; other expenses, $28.50	$4,234 95
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	13,232 30
" reinsurance	398 00
" rebate	320 16
Total Expenditure	$18,185 41

Currency of Risks

Amount covered by policies in force 31st December, 1927	$2,881,645 00
Less reinsurance	79,933 00
Net Risks	$2,801,712 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,545	$2,663,250 00
Policies new and renewed during 1927	569	1,011,871 00
Gross number and amount in force during 1927	2,114	$3,675,121 00
Less expired and cancelled in 1927	488	793,476 00
Net risks in force 31st December, 1927	1,626	$2,881,645 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Dominion of Canada Victory Bonds, 1937, 5½%	$2,000 00	$1,960 00
Dominion of Canada War Loan, 1934, 5%	8,000 00	8,000 00
Province of Ontario, 1930, 6%	1,000 00	1,000 00
Dominion of Canada War Loan, 1943, 5%	4,000 00	3,930 00
Hydro-Electric Power Commission of Ontario, 1939, 5%	4,000 00	4,000 00
	$19,000 00	$18,890 00

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STELLA
Commenced Business 24th July, 1894

OFFICERS AND DIRECTORS (1928)

Officers.—President, Samuel Miller; Vice-President, Wm. Glen, Jr.; Secretary, E. C. McDonald Stella.

Directors.—Samuel Miller, Stella; Wm. Glen, Jr., Stella; A. N. Hitchins, Stella; Ed. Fleming, Stella; Harris Beaubien, Stella; H. S. Patterson, Stella; Robt. Reid, Stella; Jno. Filson, Stella; James Kilpatrick, Stella.

Auditors.—Robt. Fleming, Stella; W. P. Tugwell, Stella.

Unassessed Premium Note Capital, $11,440.30

Statement for the Year Ending 31st December, 1927

Assets

Dominion War Loan. (*See Schedule "C"*)		$3,000 00
Cash on hand	$56 41	
Cash in Bank of Montreal, Kingston	2,283 35	
" Royal Bank, Bath	2,600 37	
		4,940 13
Amount of premium notes in force after deducting all payments thereon and assessments levied		11,440 30
Total Assets		$19,380 43

Liabilities

Unearned cash payments	$1,173 45

Receipts

Cash balance, 31st December, 1926 (not extended), $6,070.28.	
Cash received as cash payments, 1927	$1,344 30
" for interest	350 00
" all other	7 00
from investments (not extended) $1,000.00.	
Total Receipts	$1,701 30

Expenditure

Expenses of management:	
Commissions, $201.64; assessment and fees, $11.58; Fire Marshal tax, $2.87; taxes, $8.62; rent, $1.50; salaries and fees, $204 00; printing, postage, etc., $19.73; other expenses, $9.00	$458 94
Miscellaneous payments:	
Cash paid for losses during 1926	3,358 00
" rebates	15 01
Total Expenditure	$3,831 95

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$357,150 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	250	$363,345 00
Policies new and renewed during 1927	110	167,650 00
Gross number and amount in force during 1927	360	$530,995 00
Less expired and cancelled in 1927	115	173,845 00
Net risks in force 31st December, 1927	245	$357,150 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Dominion of Canada War Loan, 1931, 5½%	$1,000 00	....
Dominion of Canada Victory Loan, 1933, 5½%	1,000 00	....
Dominion of Canada Victory Loan, 1934, 5½%	1,000 00	....

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, AYR

Commenced Business 13th December, 1893

OFFICERS AND DIRECTORS (1928)

Officers.—President, M. M. Lillico; Vice-President, C. W. Gurney; Secretary, A. L. Easton, Ayr.

Directors.—M. M. Lillico, Bright; L. E. Peterson, Princeton; C. W. Gurney, Paris; Wm. Mauson, Ayr; Morris Shellard, Galt; Robt. Foulds, Glenmorris.

Auditors.—J. L. Black, Ayr; Jas. W. Hall, Ayr.

Unassessed Premium Note Capital, $215,196.34

Statement for the Year Ending 31st December, 1927

Assets

Dominion of Canada Bonds. (*See Schedule "C"*)		$19,132 15
Cash at Head Office	$53 39	
Cash in Bank of Commerce, Ayr	8,346 91	
" Montreal Bank, Ayr	8,838 92	
" Loan Company	730 00	
		17,969 22
Amount unpaid of instalments, 1927		897 70
Amount unpaid of assessments of 1927		522 11
Amount of premium notes in force after deducting all payments thereon and assessments levied	$215,196 34	
Less reinsurance	5,709 10	
		209,487 24
Interest		284 38
Total Assets		$248,292 80

Liabilities

Amount of losses adjusted	$5,640 25

Receipts

Cash balance at 31st December, 1926 (not extended), $12,919.54.

Cash received as instalments of prior years	$342 38
" as instalments of 1927	17,015 65
" assessments of 1927	7,689 12
" assessments of prior years	1,034 23
" interest	1,398 93
" all other sources	1,657 51
Total Receipts	$29,137 82

Expenditure

Expenses of management:	
Law costs, $21.00; interest, $6.25; assessment and fees, $45.73; Fire Marshal tax, $84.79; taxes, $6.74; rent, $24.00; salaries and fees, $2,351.05; printing, postage, etc., $215.72; other expenses, $176.25	$2,931 53
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	20,206 20
" reinsurance	762 54
" rebates	187 87
Total Expenditure	$24,088 14

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$8,651,570 00
Less reinsurance	250,150 00
Net Risks	$8,401,420 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,984	$8,195,302 50
Policies taken during 1927	654	2,494,750 00
Gross number and amount in force during 1927	2,638	$10,690,052 50
Less expired and cancelled ih 1927	526	2,038,482 50
Net risks in force 31st December, 1927	2,112	$8,651,570 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
C.N.R. Government Guaranteed, 1934, 4½%	$20,000 00	$19,132 15

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PICTON

Commenced Business 31st October, 1874

OFFICERS AND DIRECTORS (1928)

Officers.—President, Chas. E. Lauder; Vice-President, Ed. B. Purtelle; Secretary-Treasurer, M. R. German, Picton, Ont.

Directors.—Chas. E. Lauder, Mountain View; Ed. B. Purtelle, Bloomfield; Hilton McCartney, Wellington; E. T. Plews, Picton; Frank Eaton, Picton; H. S. Welbanks, Milford; M. F. Hawkins, Picton; A. Roblin, Picton; Walter Clark, Mountain View.

Auditors.—H. H. Huff, Bloomfield; Walter Striker, Cherry Valley.

Unassessed Premium Note Capital, $135,098.85

Statement for the Year Ending 31st December, 1927

Assets

Cash on hand at Head Office	$47 28	
Cash in Bank of Nova Scotia, Picton	760 40	
" Royal Bank, Picton	122 02	
		$929 70
Amount unpaid instalments of 1927		388 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$135,098 85	
Less residue of premium notes given for reinsurance	5,540 95	
		129,557 90
Total Assets		$130,876 50

Liabilities

Amount of losses reported	$1,000 00
Bills payable	4,500 00
Interest accrued	91 00
Total Liabilities	$5,591 00

Receipts

Cash balance at 31st December, 1926 (not extended), $5,040.35.	
Cash received as instalments of 1927	$18,377 05
" instalments due in prior years	318 40
" interest	42 67
" borrowed	7,500 00
" reinsurance on losses	4,334 54
" all other	131 10
Total Receipts	$30,703 76

Expenditure

Expenses of management:	
Commissions, $1,928.67; investigation of claims, $136.40; interest, $93.00; assessment and fees, $33.46; Fire Marshal tax, $54.76; travelling expenses, $10.90; taxes, $162.62; salaries and fees, $1,415.00; printing, postage, etc., $426.43; other expenses, $55.50	$4,316 74
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	26,548 22
" reinsurance	807 65
" rebate	141 80
" repayment of loans	3,000 00
Total Expenditure	$34,814 41

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$5,720,255 00
Less reinsured	245,344 00
Net amount of risks at 31st December, 1927	$5,474,911 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	2,068	$5,380,265 00
Policies new and renewed during 1927	785	2,084,330 00
Gross number and amount in force during 1927	2,853	$7,464,595 00
Less expired and cancelled in 1927	709	1,989,684 00
Net risks in force 31st December, 1927	2,144	$5,474,911 00

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WELLAND

Commenced Business 6th February, 1880

OFFICERS AND DIRECTORS (1928)

Officers.—President, J. B. Gallinger; Vice-President, Nathan Day; Secretary, John G. Wills, Wainfleet.

Directors.—J. B. Gallinger, Niagara Falls; Nathan Day, Ridgeway; J. K. Misener, Port Robinson; Isaiah Hansler, Welland; E. O. Disher, Ridgeway; A. J. Willson, Wainfleet; A. J. Babion, Humberstone; J. A. Daboll, Ridgeville; C. McCredie, Chippawa.

Auditors.—Thos. Phillips, Wainfleet; C. Daboll, Wainfleet.

Unassessed Premium Note Capital, $159,528.05

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds. (*See Schedule* "C")		$25,300 00
Cash in Imperial Bank, Welland		1,778 94
Amount unpaid instalments, 1927		561 23
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	$159,528 05	
Less residue of premium notes given for reinsurance	7,658 26	
		151,869 79
Total Assets		$179,509 96

Liabilities

Unearned cash payments	$4,931 21

Receipts

Cash balance at 31st December, 1926 (not extended), $3,403.61.

Cash received as instalments and cash payments of 1927	$16,713 23
" instalments of prior years	300 33
" interest	950 28
" reinsurance on losses	59 50
" all other	15 15
Total Receipts	$18,038 49

Expenditure

Expenses of management:	
Commissions, $508.18; investigation of claims, $108.80; interest, $7.89; assessment and fees, $30.81; Fire Marshal tax, $48.70; travelling expenses, $30.00; taxes, $137.89; salaries and fees, $1,359.60; printing, postage, etc., $313.28; other expenses, $35.00	$2,580 15
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	8,148 52
" reinsurance	833 75
" rebates	220 74
" investments (not extended), $7,880.00.	
Total Expenditure	$11,783 16

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$5,104,287 00
Less reinsured	294,825 00
Net risks at December 31st, 1927	$4,809,462 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,624	$4,773,394 00
Policies new and renewed in 1927	570	1,873,925 00
Gross number and amount in force during 1927	2,194	$6,647,319 00
Less expired and cancelled in 1927	524	1,543,032 00
Net risks in force 31st December, 1927	1,670	$5,104,287 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
County of Welland, 1945, 5%	$3,000 00	....
Dominion of Canada, 1946, 4½%	6,000 00	....
Dominion of Canada, 1933, 5½%	1,000 00	....
Dominion of Canada, 1934, 5½%	1,000 00	....
City of St. Catharines, 1935, 5%	6,300 00	....
Dominion of Canada, 1957, 4½%	8,000 00	....
	$25,300 00	....

BLANSHARD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT BRYDGES

Commenced Business 15th March, 1876

OFFICERS AND DIRECTORS (1928)

Officers.—President, Duncan McVannell; Vice-President, Jas. A. Highet; Secretary-Treasurer, Thos. H. Driver, Science Hill.

Directors.—Duncan McVannell, St. Mary's; Jas. A. Highet, Science Hill; Geo. Hookway, Science Hill; W. L. Ratcliffe, St. Mary's; Jas. H. Robinson, St. Mary's; W. L. Switzer, St. Mary's; Hilson Stanley, Granton; Robert Spence, St. Mary's; W. C. Epplett, St. Mary's.

Auditors.—R. W. Switzer, St. Mary's; Nathan Doupe, Kirkton.

Unassessed Premium Note Capital, $90,358.81

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds, etc. (*See Schedule "C"*)		$10,000 00
Cash in Montreal Bank, St. Mary's	$2,306 32	
" Montreal Bank, Kirkton	91 50	
		2,397 82
Amount unpaid of instalments, 1927		676 36
Amount unpaid of assessments levied during 1927		96 85
Amount of premium note in force after deducting all payments thereon	$90,358 81	
Less residue of premium notes given for reinsurance	10,706 60	
		79,652 21
Total Assets		$92,823 24

Liabilities

Unearned cash payments	$215 83

Receipts

Cash balance at 31st December, 1926 (not extended), $12,589.39.

Cash received for instalments and cash payments	$10,418 20
" instalments of prior years	442 00
" assessments levied in 1927	416 68
" assessments prior to 1927	330 18
" interest	363 50
" reinsurance on losses	850 00
" all other	1,439 65
Total Receipts	$14,260 21

Expenditure

Expenses of management:	
Fuel and light, $6.00; investigation of claims, $88.00; interest, $19.00; assessment and fees, $25.15; Fire Marshal, tax $34.43; travelling expenses, $18.00; taxes, $103.31; rent, $75.00; salaries and fees, $436.00; printing, postage, etc., $87.92; other expenses, $137.87	$1,030 68
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	9,962 70
" reinsurance	1,467 80
" rebates	189 60
" repayment of loans	1,400 00
" investments (not extended), $10,000.00.	
Total Expenditure	$14,050 78

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$3,676,010 00
Less reinsurance	348,895 00
Net Risks	$3,327,115 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	855	$3,474,610 00
Policies new and renewed during 1927	404	1,420,400 00
Gross number and amount in force during 1927	1,259	$4,895,010 00
Less expired and cancelled in 1927	295	1,219,000 00
Net risks in force 31st December, 1927	964	$3,676,010 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Huron and Erie Mortgage Corporation, 1937, 5%	$10,000 00	$10,000 00

(NORTH) BLENHEIM MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRIGHT
Commenced Business 18th August, 1861

OFFICERS AND DIRECTORS (1928)

Officers.—President, Robert Baird; Vice-President, T. E. West; Secretary-Treasurer, D. R. Stauffer, Bright.

Directors.—Robert Baird, New Hamburg; T. E. West, Woodstock; Geo. G. McKay, Woodstock; H. Sippel, New Hamburg; A. R. G. Smith, New Hamburg; B. Bickell, Woodstock; Morton Hall, Bright; Robert Smith, Hickson; A. Harley, Princeton.

Auditors.—Albert Smart, Plattsville; A. L. Currah, R.R. 1, Bright.

Unassessed Premium Note Capital, $92,872.65

Statement for the Year Ending 31st December, 1927

Assets

Cash on hand at Head Office	$156 12	
" deposit in Standard Bank, Bright, Ont	4,625 50	
" deposit in Standard Bank, Innerkip, Ont	3,315 13	
" deposit in Standard Bank, Hickson, Ont	765 22	
" deposit in Merchants Bank, New Hamburg	2,000 00	
" deposit in Canada Permanent Mortgage Corporation	633 46	
		$11,495 43
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$92,872 65	
Less reinsured	961 95	
		91,910 70
Total Assets		$103,406 13

Liabilities—None

Receipts

Cash balance at 31st December, 1926 (not extended), $11,808.29.	
Cash received for assessments levied in 1927	$8,603 00
" assessments levied prior to 1927	482 10
" interest	363 72
Total Receipts	$9,448 82

Expenditure

Expenses of management:	
Commissions, $117.00; assessment and fees, $25.09; Fire Marshal tax, $27.81; travelling expenses, $24.00; taxes, $84.00; rent, $13.00; salaries and fees, $1,153.85; printing, postage, etc., $97.70	$1,542 45
Miscellaneous payments:	
Cash paid for losses	8,098 64
" reinsurance	120 57
Total Expenditure	$9,761 66

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$3,603,185 00
Less reinsurance	41,350 00
Net risks	$3,561,835 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	848	$3,461,705 00
Policies new and renewed during 1927	211	961,455 00
Gross number and amount in force during 1927	1,059	$4,423,160 00
Less expired and cancelled in 1927	199	819,975 00
Net risks in force 31st December, 1927	860	$3,603,185 00

(COUNTY OF) BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRANTFORD

Commenced Business 27th May, 1861

OFFICERS AND DIRECTORS (1928)

Officers.—President, Chas. McIntyre; Vice-President, Jno. Collins; Secretary-Treasurer, J. A. Messecar, Brantford.

Directors.—Chas. McIntyre, Scotland; Jno. Collins, Burford; U. O. Kendrick, Cainsville; James Polley, Harley, A. W. Vansickel, Onondaga; E. L. Smith, Scotland; D. W. Miller, St. George; Francis Thomson, Echo Place; S. Disbrow, Vanessa.

Auditors.—Percy M. Button, Scotland; R. W. Hamilton, Cainsville.

Unassessed Premium Note Capital, $165,294.38

Statement for the Year Ending 31st December, 1927

Assets

Cash on hand at Head Office	$6 91	
Cash in Canadian Bank of Commerce, Brantford	8,448 89	
" Bank of Commerce, Delhi	680 72	
" Royal Bank, Brantford	6,497 56	
		$15,634 08
Amount of unpaid instalments of 1927		1,276 28
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$165,294 38	
Less residue of premium notes given for reinsurance	9,611 89	
		155,682 49
Total Assets		$172,592 85

Liabilities

Unearned cash payments	$373 93

Receipts

Cash balance at 31st December, 1926 (not extended), $12,667.38.

Cash received as instalments and cash payments of 1927	$20,468 65
" instalments, prior years	702 59
" interest during 1927	333 41
" reinsurance on losses	225 00
" all other	218 41
Total Receipts	$21,948 06

Expenditure

Expenses of management:	
Commissions, $918.00; investigation of claims, $38.10; assessment and fees, $40.76; Fire Marshal tax, $62.75; taxes, $211.85; rent, $303.25; salaries and fees, $1,439.89; printing, postage, etc., $178.16; other expenses, 82.95	$3,275 71
Miscellaneous payments:	
Cash paid for losses	13,265 61
" reinsurance	2,175 90
" rebate	384 52
Total Expenditure	$19,101 74

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$7,433,322 00
Less reinsurance	477,428 00
Net risks in force December 31st, 1927	$6,955,894 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1926	1,823	$6,699,065 00
Policies new and renewed during 1927	530	2,500,166 00
Gross number and amount in force during 1927	2,353	$9,199,231 00
Less expired and cancelled during 1927	498	1,765,909 00
Net risks in force 31st December, 1927	1,855	$7,433,322 00

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HAMILTON
Commenced Business 20th September, 1878

OFFICERS AND DIRECTORS (1928)

Officers.—President, A. L. Noble; Vice-President, R. A. Thompson; Secretary, J. T. White, Hamilton.

Directors.—A. L. Noble, Toronto; R. A. Thompson, Lynden; Neil C. Sinclair, St. Thomas; Alex. C. McLeod, Stratford; Wm. Hollingshead, Dutton; O. T. Scott, Caledonia.

Auditors.—W. Anderson, Hamilton; W. B. Anderson, Port Colborne.

Unassessed Premium Note Capital, $100,325.45

Statement for the Year Ending 31st December, 1927

Assets

Cash value of mortgage		$6,000 00
Municipal Bonds, debentures and Canada War Loan (*See Schedule "C."*)		359,188 92
Cash on hand, Head Office	$19 71	
Cash in Royal Bank, Hamilton	2,461 21	
		2,480 92
Amount unpaid instalments of 1927		396 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		100,325 45
Amount interest accrued		8,052 38
Total Assets		$476,443 67

Liabilities—None

Receipts

Cash balance at 31st December, 1926 (not extended), $9,049.23.	
Cash received as instalments of 1927	$32,806 85
" instalments due in prior years	97 00
" interest	20,462 71
" from all other sources	16 40
" from realization of investments (not extended), $13,114.12.	
Total Receipts	$53,382 96

Expenditure

Expenses of management:	
Fuel and light, $6.00; investigation of claims, $29.90; assessment and fees, $15.80; Fire Marshal tax, $75.31; travelling expenses, $472.55; taxes, $294.47; rent, $480.00; salaries and fees, $6,494.00; printing, postage, etc., $380.04; other expenses, $573.90	$8,821 97
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	277 71
" rebate	323 22
" refund to members	10,547 44
" investments (not extended). $53,095.14.	
Total Expenditure	$19,970 34

Currency of Risks

Amount covered by Policies in force, 31st December, 1927

	Four years
Mutual System	$1,379,300 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	397	$1,330,800 00
Policies new and renewed during 1927	150	502,700 00
Gross number and amount in force during 1927	547	$1,833,500 00
Less expired and cancelled in 1927	146	454,200 00
Net risks in force 31st December, 1927	401	$1,379,300 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
*Hamilton St. Ry. Co., 1928, 4½%	$2,000 00	$2,001 62
*Cape Breton Electric Co., 1932, 5%	8,000 00	7,947 08
Town of Port Arthur, 1935, 5%	5,000 00	5,166 60
City of Lethbridge, 1936, 6%	4,941 46	4,941 46
City of Strathcona, 1947, 5½%	6,000 00	5,653 08
*Cape Breton Electric Co., 1932, 5%	5,000 00	4,900 62
Town of Dauphin, 1930, 5%	3,000 00	2,987 44
Town of Rouleau, 1936 to 1952, 5%	10,156 43	10,156 43
Wilkie S. D. No. 2143, 1927 to 1928, 5%	2,500 00	2,500 00
Wilkie S. D. No. 2143, 1930, 5%	2,000 00	1,963 34
Marcelin S. D. No. 1658, 1914 to 1923, 7%	2,400 00	2,453 95
Town of Dunnville, 1916 to 1934, 6%	5,840 34	5,945 59
Woodrow S. D. No. 3462, 20 Insts., 6%	2,872 71	2,971 86
Town of Grimsby, 20 Insts., 6%	1,895 16	1,923 55
Town of Strathroy, 1936, 1942, 1943, 1944, 5½%	5,124 07	5,187 47
Imperial Steel & Wire, 1934, 5½%	5,000 00	5,027 18
G. T. Pac. Ry. Co., 1962, 4%	14,580 00	11,221 02
Toronto Harbor, 1953, 4½%	12,000 00	10,576 32
Town of Dunnville, 1950, 6%	11,172 91	11,097 91
City of Fort William, 1950, 6%	5,000 00	4,763 08
Tp. of York, 1930, 6%	8,000 00	7,894 40
Town of Trenton, 1931 to 1942, 5½%	3,625 37	3,312 41
R. Mun. of Eriksdale, 1920, 6%	4,000 00	3,586 58
Town of Oakville, 1938, 1939, 1940, 6½%	10,156 31	10,145 51
Town of Simcoe, 1938, 1939, 1940, 5½%	5,000 00	4,668 25
Town of Whitby, 1914, 1945, 6½%	5,000 00	5,053 66
Province of Ontario, 1936, 6%	10,000 00	9,848 00
Province of British Columbia, 6%	25,000 00	24,004 00
City of Hamilton, 6%	10,000 00	10,336 10
City of Hamilton, 1929, 5%	1,234 10	1,227 94
City of Hamilton, 1929, 4%	1,000 00	974 71
Town of Waterloo, 5½%	7,474 24	7,574 91
Province of Saskatchewan, 1943, 5%	5,000 00	4,842 78
Province of British Columbia, 1941, 6%	5,000 00	5,238 00
City of Windsor, 1930, 1931. 6%	3,755 66	3,810 01
Town of Grimsby, 1925 to 1944, 5½%	5,575 47	5,575 47
City of Belleville, 1938, 5%	5,000 00	5,000 00
Province of Alberta, 1938, 5%	9,000 00	9,000 00
City of Kitchener, 1940, 5%	5,000 00	5,000 00
Province of Alberta, 1943, 5%	5,000 00	5,000 00
Grand Trunk Pacific, 1936, 6%	5,000 00	5,321 55
Lethbridge Irrigation District, 1951, 6%	5,000 00	5,517 09
Pacific Great Eastern Ry., 1942, 4½%	6,000 00	5,685 79
Pacific Great Eastern Ry., 1942, 4½%	8,000 00	7,538 40
Tp. of Etobicoke, 1946 to 1955, 5%	10,000 00	10,000 00
Province of Alberta, 1947, 5½%	5,000 00	5,277 05
Province of Alberta, 1936, 6%	5,000 00	5,321 23
Lethbridge Irrign. Co., 1951, 6%	10,000 00	11,187 99
Town of MacLeod, 1925 to 1974, 4%	4,386 32	4,386 32
Tp. of East York, 1938, 5½%	5,000 00	5,139 65
Tp. of East York, 1932, 5½%	5,000 00	5,069 67
City of Edmonton, 5½%	15,000 00	15,206 25
Tp. of Scarboro, 1934 to 1955, 5%	10,000 00	10,000 00
Tp. of York, 1941, 1942, 5%	6,000 00	5,971 47
*Republic of Chili, 1960, 6%	6,000 00	5,583 83
City of Edmonton Public School, 1953, 5%	5,000 00	4,825 72
Huron and Erie Mortgage Corporation, 1932, 4¾% and 4½%	2,000 00	2,000 00
Province of Ontario, 1936, 6%	5,000 00	5,354 72
Tp. of Etobicoke, 1936 to 1939, 5%	5,246 98	5,246 98
Tp. of Sandwich, 1939 to 1941, 5%	5,000 00	5,000 00
Coalhurst, S.D., 12 Insts., 7%	4,800 00	5,234 69
Biggar, S. D., 30 Insts., 6%	3,000 00	3,275 34
Total	$383,737 53	$379,622 07

*Not taken into Assets.

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY

Head Office, Mount Brydges
Commenced Business 28th June, 1884

Officers and Directors (1928)

Officers.—President, Donald Campbell; Vice-President, Archie Walker; Secretary-Treasurer, E. W. J. Sutherland, Mt. Brydges.

Directors.—Donald Campbell, Southwold; Archie Walker, Muncey; Ephraim Howlett, Southwold; John Switzer, Lambeth; H. M. Smith, Mt. Brydges; Geo. Marshman, Melbourne; John Hutcheson, Longwood; C. M. Trott, Mt. Brydges; Robert Sutherland, Mt. Brydges; Wm. Veale, Mt. Brydges; D. M. McNeill, Strathroy; Duncan Limon, Strathroy.

Auditors.—J. H. Mathews, Delaware; Wm. Blair, Mt. Brydges.

Unassessed Premium Note Capital, $111,061.78

Statement for the Year Ending 31st December, 1927

Assets

Dominion of Canada bonds (*See Schedule "C"*)		$17,000 00
Amount cash at Head Office	$16 76	
" Royal Bank, Mount Brydges	444 77	
" Royal Bank, Melbourne	683 24	
" Royal Bank Strathroy	721 72	
" Bank of Montreal, London	1,209 22	
" Huron & Erie	1,216 42	
		4,292 13
Amount unpaid instalments, 1927		87 28
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$111,061 78	
Less residue of premium notes given for reinsurance	6,776 08	
		104,285 70
Interest due and accrued		110 20
Office furniture (not extended), $30.00.		
Total Assets		$125,775 31

Liabilities

Amount of all other liabilities	$130 63

Receipts

Cash balance at 31st December, 1926 (not extended), $4,245.19.	
Cash received at head office, fees (not extended), $180.50.	
" as instalments, 1927	$11,189 08
" as instalments due in prior years	74 25
" as interest	826 89
" all other	47 39
Total Receipts	$12,137 61

Expenditure

Expenses of management:	
Commissions, $180.50; investigation of claims, $36.50; assessment and fees, $28.24; Fire Marshal tax, $33.07; travelling expenses, $1.25; taxes, $99.22; rent, $24.00; salaries and fees, $917.70; printing, postage, etc., $254.90; other expenses, $59.00	$1,634 38
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	4,556 02
" reinsurance	690 80
" rebate	209 47
" investments (not extended), $5,000.00.	
Total Expenditure	$7,090 67

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$4,413,621 00
Less reinsurance	275,110 00
Net risks carried by the Company	$4,138,511 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,050	$4,183,651 00
Policies new and renewed during 1927	408	1,612,995 00
Gross number and amount in force during 1927	1,458	$5,796,646 00
Less expired and cancelled in 1927	379	1,383,025 00
Net risks in force 31st December, 1927	1,079	$4,413,621 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Dominion of Canada War Loan, 1932, 5½%	$1,000 00	....
Dominion of Canada War Loan, 1928, 5%	3,000 00	....
City of London debentures, 1932, 5%	2,000 00	....
Dominion of Canada Refunding 1944, 4½%	1,000 00	....
Huron & Erie Mortgage Loan, 1928, 5%	1,000 00	....
Huron & Erie Mortgage Loan, 1930, 5%	1,000 00	....
Huron & Erie Mortgage Loan, 1931, 5%	3,000 00	....
Canada Trusts Company, 1932, 4¾%	5,000 00	....
Total	$17,000 00	....

(TOWNSHIP OF) CLINTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BEAMSVILLE
Commenced Business 23rd August, 1898

OFFICERS AND DIRECTORS (1928)

Officers.—President, A. Jamieson; Vice-President, E. Durham; Secretary-Treasurer, G. A. Tinlin, Beamsville.

Directors.—A. Jamieson, Smithville; E Durham, Smithville; L. H. Collard, St. Catharines; W. A. Griffis, St. Catharines; Wm. E. Boughner, Beamsville; H. B. Strong, St. Anns.

Auditors.—W. D. Fairbrother, Beamsville; J. D. Albright, Beamsville.

Unassessed Premium Note Capital, $106,614.86

Statement for the Year Ending 31st December, 1927

Assets

Cash on hand at Head Office	$296 03	
Cash on Royal Bank, Beamsville	412 07	
		$708 10
Amount unpaid of instalments, 1927		867 91
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$106,614 86	
Less residue of premium notes given for reinsurance	1,553 61	
		105,061 25
Total Assets		$106,637 26

Liabilities

Bills payable	$5,300 00
Unearned cash payments	2,705 22
Total Liabilities	$8,005 22

Receipts

Cash balance at 31st December, 1926 (not extended), $905.53.

Cash received as instalments and cash payments of 1927	$13,225 97
" due in prior years	250 90
" interest	15 45
" borrowed money	3,300 00
Total Receipts	$16,792 32

Expenditure

Expenses of management:	
Commissions, $620.00; investigation of claims, $34.00; interest, $355.67; assessment and fees, $31.38; Fire Marshal tax, $39.71; travelling expenses, $60.25; taxes, $119.15; rent, $30.00; salaries and fees, $902.40; printing, postage, etc., $139.45; other expenses, $47.87	$2,379 88
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	11,402 32
" reinsurance	125 00
" rebates	82 55
" repayment of loans	3,000 00
Total Expenditures	$16,989 75

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$4,466,620 00
Less reinsurance	13,500 00
Net risks carried by the Company	$4,453,120 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,376	$4,904,674 00
Policies new and renewed during 1927	507	1,652,220 00
Gross number and amount in force during 1927	1,883	$6,556,894 00
Less expired and cancelled in 1927	501	2,090,274 00
Net risks in force 31st December, 1927	1,382	$4,466,620 00

CULROSS MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, TEESWATER

Commenced Business 3rd June, 1872

OFFICERS AND DIRECTORS (1928)

Officers.—President, Kenneth McKenzie; Vice-President, Thos. P. McDonald; Secretary, Foster G. Moffat, Teeswater.

Directors.—Kenneth McKenzie, Teeswater; Thos. P. McDonald, Teeswater; Wm. H. Mundell, Glenannan; Robt. Grant, Formosa; Levi Boyle, Holyrood; George Falconer, Teeswater.

Auditors.—Alex. McKague, Teeswater; Thos. McDonald, Teeswater.

Unassessed Premium Note Capital, $68,065.36

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds. (*See Schedule "C"*)		$5,592 51
Actual cash on hand at Head Office	$187 54	
Cash in Bank of Montreal, Teeswater	5,687 50	
" Bank of Commerce, Teeswater	4,458 82	
		10,333 86
Amount unpaid of instalments, 1927		1,766 67
" of premium notes in force, after deducting all payments thereon and assessments levied	$68,065 36	
Less residue of premium notes given for reinsurance	4,142 27	
		63,923 09
Total Assets		$81,616 13

Liabilities

Unearned cash payments	$114 20

Receipts

Cash balance at 31st December, 1926 (not extended), $12,061.29.

Cash received as instalments, 1927	$6,577 32
" instalments, prior years	2,034 09
" reinsurance on losses	138 50
" interest	475 61
" investments, not extended ($1,183.35).	
Total Receipts	$9,225 55

Expenditure

Expenses of management:	
Commissions, $275.00; investigation of claims, $43.00; assessment and fees, $20.61; Fire Marshal tax, $19.96; travelling expenses, $35.00; taxes, $63.08; rent, $25.00; salaries and fees, $442.00; printing, postage, etc., $111.24; other expenses, $30.60	$1,065 49
Miscellaneous payments:	
Cash paid for losses	3,588 25
" reinsurance	654 98
" rebate	22 15
" for investments (not extended), $6,805.46.	
Total Expenditure	$5,330 87

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$2,530,822 00
Reinsurance	197,092 50
Net risks actually carried by the Company	$2,333,729 50

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	748	$2,432,622 00
Policies new and renewed during 1927	275	871,621 00
Gross number and amount in force during 1927	1,023	$3,304,243 00
Less expired and cancelled in 1927	243	773,421 00
Net risks in force 31st December, 1927	780	$2,530,822 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Huron and Erie Mortgage Co., 5%	$5,000 00	$5,000 00
Culross River, 1928, 5%	....	592 51
		$5,592 51

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY

Head Office, Mount Elgin

Commenced Business 18th May, 1887

Officers and Directors (1928)

Officers.—President, Jno. Campbell; Vice-President, Chas. Williams; Secretary, T. R. Mayberry, Ingersoll.

Directors.—Jno. Campbell, Salford; F. H. Gregg, Salford; R. W. Brink, Woodstock; F. H. Harris, Mt. Elgin; Chas. Williams, Tillsonburg; J. G. Currie, Ingersoll.

Auditors.—J. A. Morrison, Mt. Elgin; R. A. Baxter, Brownsville.

Unassessed Premium Note Capital, $136,173.33

Statement for the Year Ending 31st December, 1927

Assets

Loan Company Debentures and other securities. (*See Schedule "C"*)		$8,900 00
Cash on hand at Head Office	$843 87	
Cash in Royal Bank, Ingersoll	2,550 87	
		3,394 74
Amount unpaid of instalments, 1927		1,136 28
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$136,173 33	
Less residue given for reinsurance	19,638 49	
		116,534 84
Interest		162 64
Total Assets		$130,128 50

Liabilities

Unearned cash payments	$2,136 00

Receipts

Cash balance at 31st December, 1926 (not extended), $2,096.58.	
Cash received as instalments and cash payments of 1927	$14,501 20
" instalments, prior years	136 00
" interest	255 53
" all other	18 30
" from investments (not extended) $220.00	
Total Receipts	$14,911 03

Expenditure

Expenses of management:	
Commissions, $194.00; investigation of claims, $59.70; interest, $7.00; assessment and fees, $34.60; Fire Marshal tax, $37.97; travelling expenses, $75.05; taxes, $113.93; salaries and fees, $1,102.20; printing, postage, etc., $273.45; other expenses, $18.64	$1,916 54
Miscellaneous payments:	
Cash paid for losses which occurred in 1927	3,205 25
" reinsurance	2,330 37
" rebate	280 71
" investments (not extended), $6,100.00.	
Total Expenditure	$7,732 87

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$5,916,383 00
Reinsurance	898,109 00
Net Risks	$5,018,274 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1501	$5,641,553 00
Policies new and renewed during 1927	525	2,106,821 00
Gross number and amount in force during 1927	2026	$7,748,374 00
Less expired and cancelled in 1927	470	1,831,991 00
Net risks in force 31st December, 1927	1556	$5,916,383 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Huron and Erie Mortgage Corporation, 1931, 5%	$2,000 00	$2,000 00
" " " " 1932, 5%	2,000 00	2,000 00
" " " " 1932, 4¾% and 4½%	3,500 00	3,500 00
" " " " 1930, 5%	100 00	100 00
" " " " 1932, 4½%	500 00	500 00
Cuthbert Bond (Prov. Bond Coll. $1000), 1928, 6%	800 00	800 00
	$8,900 00	$8,900 00

(NORTH AND SOUTH) DORCHESTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HARRIETSVILLE
Commenced Business 8th January, 1869

OFFICERS AND DIRECTORS (1928)

Officers.—President, J. C. Dance; Vice-President, J. A. Charlton; Secretary, S. E. Facey, Harrietsville.

Directors.—J. C. Dance, Belmont; Jno. A. Charlton, Springfield; H. Rickard, Dorchester; W. W. Kiddie, Belmont; S. S. McDermand, Pt. Burwell; A. E. Jackson, Mossley.

Auditors.—B. R. Barr, Dorchester; C. E. Jackson, Harrietsville.

Unassessed Premium Note Capital, $253,845.11

Statement for the Year Ending 31st December, 1927

Assets

Cash in Bank of Toronto, Dorchester	$2,225 10	
Cash deposit in Royal Bank, Ingersoll	707 08	
" Royal Bank, Aylmer	1,910 63	
" Royal Bank, Springfield	402 50	
" Bank of Nova Scotia, Harrietsville	14,688 03	
" Standard Bank, Port Burwell	798 47	
" Provincial Savings, Aylmer	1,731 66	
		$22,463 47
Amount unpaid of instalments, 1927		988 27
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$253,845 11	
Less residue given for reinsurance	28,699 31	
		225,145 80
Total Assets		$248,597.54

Liabilities

Unearned cash payments	$5,431 76

Receipts

Cash balance at 31st December, 1926 (not extended), $16,230.75.

Cash received as instalments and cash payments of 1927	$31,051 74
" instalments of prior years	196 23
" interest	527 43
" reinsurance on losses	5,115 00
" from all other	205 96
Total Receipts	$37,096 36

Expenditure

Expenses of management:	
Commissions, $822.00; interest, $105.00; assessment and fees, $54.40; Fire Marshal tax, $88.94; travelling expenses, $30.00; taxes, $246.81; salaries and fees, $1,695.32; printing, postage, etc., $320.20; other expenses, $63.20	$3,425 87
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	20,195 62
" reinsurance	3,366 90
" rebates	875 25
" repayment of loans	3,000 00
Total Expenditure	$30,863 64

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$10,725,439 00
Reinsurance	1,324,242 00
Net Risks	$9,401,197 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	2,697	$10,183,989 00
Policies new and renewed during 1927	1,064	3,923,945 00
Gross number and amount in force during 1927	3,761	$14,107,934 00
Less expired and cancelled in 1927	952	3,382,495 00
Net risks in force 31st December, 1927	2,809	$10,725,439 00

DOWNIE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ST. PAUL'S

Commenced Business 21st April, 1884

OFFICERS AND DIRECTORS (1928)

Officers.—President, Jno. A. McKay; Vice-President, Wm. Suhring; Secretary-Treasurer, George Armstrong, St. Paul's.

Directors.—Jno. A. McKay, Stratford; Wm. Suhring, Stratford; Robt. Fuller, Sebringville; Wm. Robertson, St. Paul's; James Muir, St. Mary's; Leslie Brown, Motherwell.

Auditors.—D. K. Erb, Stratford; Geo. Arbogast, Sebringville.

Unassessed Premium Note Capital, $94,951.81

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds. (*See Schedule "C"*)		$15,000 00
Cash on hand		5 62
Cash in British Mortgage Loan Co., Stratford	$3,360 00	
" Royal Bank, Stratford	2,471 39	
" Royal Bank, St. Mary's	660 28	
" Standard Bank, Sebringville	2,390 18	
" Bank of Commerce, Mitchell	2,500 81	
" Province of Ontario Savings Bank, St. Mary's	1,049 51	
" Bank of Commerce, Milverton	1,009 86	
	$13,442 03	
Less outstanding cheques	23 00	
		13,419 03
Amount unpaid of instalments, 1927		88 65
" assessments		38 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$94,951 81	
Less residue given for reinsurance	1,933 80	
		93,018 01
Total Assets		$121,566 41

Liabilities

Unearned cash payments	$3,039 76

Receipts

Cash balance at 31st December, 1926 (not extended), $25,222.19.

Cash received as instalments and cash payments of 1927	$10,529 75
" instalments, prior years	56 10
" assessments levied in 1927	356 85
" assessments levied in prior years	291 75
" interest	906 46
" all other	96 50
Total Receipts	$12,237 41

Expenditure

Expenses of management:	
Investigation of claims, $117.10; interest, $36.00; assessment and fees, $34.10; Fire Marshal tax, $46.01; travelling expenses, $42.00; taxes, $138.04; rent, $6.75; salaries and fees, $932.00; printing, postage, etc., $58.50; other expenses, $11.50	$1,422 00
Miscellaneous payments:	
Amount paid for losses	7,334 00
" reinsurance	244 70
" rebate	34 25
" investments (not extended), $10,000.00.	
Total Expenditure	$9,034 95

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$3,977,925 00
Reinsurance	73,500 00
Net Risks	$3,904,425 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	801	$3,921,585 00
Policies new and renewed during 1927	316	1,462,200 00
Gross number and amount in force during 1927	1,117	$5,383,785 00
Less expired and cancelled in 1927	277	1,405,860 00
Net risks in force 31st December, 1927	840	$3,977,925 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
British Mortgage & Trust Corporation of Ontario, 1931, 5%	$5,000 00	$5,000 00
British Mortgage & Trust Corporation of Ontario, 1932, 5%	10,000 00	10,000 00
	$15,000 00	$15,000 00

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SHELBURNE

Commenced Business 1st June, 1895

OFFICERS AND DIRECTORS (1928)

Officers.—President, W. J. Jelly; Vice-President, J. A. Marshall; Secretary-Treasurer, Thos. Whalley, Shelburne.

Directors.—W. J. Jelly, Shelburne; J. A. Marshall, Orangeville; S. Barber, Rosemount; T. Jennings, Mansfield; T. Best, Shelburne; J. J. Braiden, Shelburne; W. Warnock, Grand Valley; Alex. Hunter, Melancthon; W. Park, Bellwood; F. Lyons, Jessopville; T. W. Reid, Waldemar; G. Bruce, Grand Valley.

Auditors.—W. E. Reid, Shelburne; S. Patterson, Shelburne.

Unassessed Premium Note Capital, $208,059.40

Statement for the Year Ending 31st December, 1927

Assets

Cash value of Canada War Loan and Municipal Security. (*See Schedule "C"*)....		$3,000 00
Cash on hand at Head Office..................................	$27 76	
Cash in Royal Bank, Shelburne..................................	2,805 77	
" Toronto Bank, Shelburne..................................	5,019 73	
" Royal Bank, Grand Valley..................................	5,134 73	
" Bank of Commerce, Orangeville..................................	3,350 75	
" Bank of Toronto, Alliston..................................	219 29	
" Bank of Toronto, Creemore..................................	302 63	
		16,860 66
Amount of premium notes in force, after deducting all payments thereon and assessments levied..................................	$208,059 40	
Less residue given for reinsurance..................................	16,232 91	
		191,826 49
Total Assets..................................		$211,687 15

Liabilities—None

Receipts

Cash balance at 31st December, 1926 (not extended), $11,510.43.

Cash received as instalments, 1927..................................	$24,928 85
" instalments of prior years..................................	645 41
" interest..................................	560 87
" reinsurance on losses..................................	1,730 14
" all other..................................	92 75
Total Receipts..................................	$27,958 02

Expenditure

Expenses of management:	
Commissions, $1,573.00; investigation of claims, $153.75; assessment and fees, $47.51; Fire Marshal tax, $71.42; travelling expenses, $87.90; taxes, $214.28; rent, $27.00; salaries and fees, $1,522.25; printing, postage, etc., $259.82; other expenses, $36.00..................................	$3,992 93
Miscellaneous payments:	
Amount paid for losses which occurred during 1927..................................	16,407 09
" reinsurance..................................	2,041 33
" rebate..................................	166 44
Total Expenditure..................................	$22,607 79

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual..................................	$9,175,225 00
Reinsurance..................................	752,261 00
Net Risks..................................	$8,422,964 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926..................................	2,482	$8,603,095 00
Policies new and renewed during 1927..................................	890	3,086,855 00
Gross number and amount in force during 1927..................................	3,372	$11,689,950 00
Less expired and cancelled in 1927..................................	788	2,514 725 00
Net risks in force 31st December, 1927..................................	2,584	$9,175,225 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Dominion of Canada Victory Bond, 1937..................................	$3,000 00	$3,000 00

(NORTH) DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GALT
Commenced Business 15th May, 1856

OFFICERS AND DIRECTORS (1928)

Officers.—President, J. M. Irwin; Vice-President, Geo. R. Barrie; Secretary-Treasurer, A. W. Hilborn, Galt.

Directors.—J. M. Irwin, Galt; Geo. R. Barrie, Galt; John Bricker, Ayr; W. C. Shaw, Hespeler; Frank W. Hanes, Dundas; Geo. L. Telfer, R.R. 2, Paris; A. A. Stewart, Puslinch; Col. J. L. Fraser, Burford; Jos. Betzner, Copetown.

Auditors.—John Taylor, Jr., Galt; Robt. G. Cowan, Galt.

Unassessed Premium Note Capital, $333,321.72

Statement for the Year Ending 31st December, 1927

Assets

Cash value of mortgages		$5,000 00
Cash value of bonds. (*See Schedule "C"*)		2,000 00
Cash in Bank of Commerce, Galt		67 56
Amount unpaid instalments, 1927		1,896 34
Amount unpaid of assessments levied during 1927		1,238 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$333,321 72	
Less residue for reinsurance	16,764 69	
		316,557 03
Interest due and accrued		162 50
Total Assets		$326,921 83

Liabilities

Amount of borrowed money	$7,600 00

Receipts

Cash balance at 31st December, 1926 (not extended), $768.00.

Cash received as instalments, 1927	$28,273 80
" instalments levied in years prior to 1927	783 50
" assessments levied in 1927	9,188 34
" assessment prior to 1927	1,648 23
" interest	282 50
" borrowed money	18,600 00
" from all other sources	234 76
Total Receipts	$59,011 13

Expenditure

Expenses of management:	
Commissions, $346.50; fuel and light, $31.42; investigation of claims, $144.10; interest, $297.75; assessment and fees, $69.80; Fire Marshal tax, $121.61; taxes, $382.19; rent, $142.68; salaries and fees, $2,926.90; printing, postage, etc., $237.93; other expenses, $300.75	$5,001 63
Miscellaneous payments:	
Cash paid for losses prior to 1927	6,139 50
" losses which occurred during 1927	35,422 04
" reinsurance	2,090 83
" rebate	57 58
" repayment of loans	11,000 00
Total Expenditure	$59,711 58

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$14,246,644 00
Reinsurance	762,958 00
Net Risks	$13,483,686 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	3,135	$13,716,683 00
Policies new and renewed during 1927	901	4,027,796 00
Gross number and amount in force during 1927	4,036	$17,744,479 00
Less expired and cancelled in 1927	810	3,497,835 00
Net risks in force 31st December, 1927	3,226	$14,246,644 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Province of Ontario, 1935, 6%	$2,000 00	$2,000 00

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DUTTON
Commenced Business September, 1880

OFFICERS AND DIRECTORS (1928)

Officers.—President, Jno. McPherson; Vice-President, Jno. McPhail; Secretary-Treasurer, W. A. Galbraith, Iona Station.

Directors.—Jno. McPherson, Campbellton; Jno. R. Gow, Dutton; John McPhail, Iona Station; Arch. McColl, Rodney; Jno. W. McCallum, Iona Station; D. Carmichael, West Lorne.

Auditors.—M. I. McNeill, J. M. Blue, Dutton, Ont.

Unassessed Premium Note Capital, $141,072.57

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds. (*See Schedule "C"*)		$8,000 00
Cash at Head Office	$129 46	
Cash in Royal Bank, Rodney	181 06	
" Bank of Montreal, West Lorne	1,960 10	
" Royal Bank, Dutton	3,663 66	
" Bank of Montreal, Dutton	2,786 42	
		8,720 70
Amount unpaid of instalments, 1927		809 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$141,072 57	
Less residue of notes given for reinsurance	1,166 90	
		139,905 67
Interest		96 00
Total Assets		$157,531 52

Liabilities

Amount of losses supposed or reported	$25 00
Unearned cash payments	84 65
Total Liabilities	$109 65

Receipts

Cash balance at 31st December, 1926 (not extended), $13,975.63.

Cash received as instalments and cash payments, 1927	$15,604 11
" instalments due in prior years	577 91
" interest	725 10
Total Receipts	$16,907 12

Expenditure

Expenses of management:	
Commissions, $197.00; investigation of claims, $61.20; assessment and fees, $32.81; Fire Marshal tax, $51.04; travelling expenses, $110.75; taxes, $153.12; rent, $22.00; salaries and fees, $696.20; printing, postage, etc., $124.99; other expenses, $57.00	$1,506 11
Miscellaneous payments:	
Cash paid for losses	20,400 15
" reinsurance	218 70
" rebate	37 09
Total Expenditure	$22,162 05

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years	Four years	Total
Mutual	$3,923,275 00	$1,559,725 00	$5,483,000 00
Less reinsurance	52,800 00	....	52,800 00
Net risks carried at 31st December, 1927	$3,870,475 00	$1,559,725 00	$5,430,200 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,374	$5,231,950 00
Policies new and renewed during 1927	406	1,588,800 00
Gross number and amount in force during 1927	1,780	$6,820,750 00
Less expired and cancelled in 1927	373	1,337,750 00
Net risks in force 31st December, 1927	1,407	$5,483,000 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Dominion of Canada, 1940, 4½%	$4,000 00	$4,000 00
Dominion of Canada, 1934, 5½%	4,000 00	4,000 00
	$8,000 00	$8,000 00

(SOUTH) EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, TAVISTOCK
Commenced Business 28th December, 1870

OFFICERS AND DIRECTORS (1928)

Officers.—President, Jno. Pletsch; Vice-President, Peter Murray; Secretary, W. S. Russell, Tavistock.

Directors.—Jno. Pletsch, Shakespeare; P. H. Murray, Tavistock; E. Caister, Tavistock; Jos. Quinlan, Stratford; Wm. Kaufman, Tavistock; E. J. Wettlaufer, Tavistock; Andw. Herman, Tavistock; I. Corp, Woodstock; C. Lindner, Gad's Hill.

Auditors.—F. P. Corp, Tavistock; H. J. Mansz, Shakespeare.

Unassessed Premium Note Capital, $281,925.48

Statement for the Year Ending 31st December, 1927

Assets

Canada Victory Loan Bonds. (*See Schedule "C"*)		$30,412 20
Cash in Royal Bank, Stratford	$6,753 67	
" Standard Bank, Tavistock	18,613 69	
		25,367 36
Amount unpaid instalments, 1927		898 01
" assessments, 1927		1,334 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied		281,925 48
Total Assets		$339,937 40

Liabilities—None

Receipts

Cash balance at 31st December, 1926 (not extended), $16,720.45.

Cash received from assessments levied during 1927	$6,147 80
" assessments levied prior to 1927	793 55
" instalments of 1927	14,478 28
" instalments of prior years	245 60
" interest	1,540 45
Total Receipts	$23,205 68

Expenditure

Expenses of management:	
Commissions, $654.00; investigation of claims, $74.40; assessment and fees, $45.75; Fire Marshal tax, $70.51; travelling expenses, $47.33; taxes, $200.64; rent, $23.00; salaries and fees, $907.80; printing, postage, etc., $197.52; other expenses, $110.50	$2,331 45
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	1,661 46
" rebates	64 79
" interest accrued	106 84
" investments (not extended), $10,412.20.	
Total Expenditure	$4,164 54

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$8,316,935 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,715	$8,200,205 00
Policies new and renewed, 1927	439	2,189,750 00
Gross number and amount in force during 1927	2,154	$10,389,955 00
Less expired and cancelled in 1927	420	2,073,020 00
Net risks in force 31st December, 1927	1,734	$8,316,935 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Dominion of Canada Victory Bonds, 1934, 5½%	$2,000 00	$2,000 00
Canada National Railways Bonds, 1954, 5%	20,000 00	20,412 20
Dominion Refund, 1946, 4½%	8,000 00	8,000 00
	$30,000 00	$30,412 20

EKFRID MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, APPIN

Commenced Business 16th September, 1891

OFFICERS AND DIRECTORS (1928)

Officers.—President, D. A. McCallum; Vice-President, L. L. McTaggart; Secretary, Herman Galbraith, Appin.

Directors.—D. A. McCallum, Glencoe; L. L. McTaggart, Appin; Lorenzo Gardiner, Glencoe; Jno. T. McLean, Melbourne; Jno. G. Lethbridge, Glencoe; Milton Fletcher, Appin.

Auditors.—Frank McLean, Melbourne; Gilbert Hyndman, Melbourne.

Unassessed Premium Note Capital, $103,951.59

Statement for the Year Ending 31st December, 1927

Assets

Cash in Royal Bank, Glencoe, Ont	$450 92	
" Montreal Bank, Alvinston, Ont	132 46	
" Royal Bank, Strathroy, Ont	137 45	
" Royal Bank, Appin, Ont	2,120 31	
" Montreal Bank, Glencoe, Ont	295 37	
" Royal Bank, Melbourne	320 42	
" Montreal Bank, Newbury	179 71	
		$3,636 64
Amount unpaid of instalments, 1927		506 01
" prior instalments still unpaid (not extended), $334.93.		
" premium notes in force, after deducting all payments thereon and assessments levied	$103,951 59	
" reinsurance	2,374 14	
		101,577 45
Total Assets		$105,720 10

Liabilities—None

Receipts

Cash balance, 31st December, 1926 (not extended), $1,188.01.	
Cash received as instalments of 1927	$12,633 41
" instalments of prior years	154 83
" reinsurance on losses	46 75
" all other sources	5 50
Total Receipts	$12,840 49

Expenditure

Expenses of management:	
Commissions, $202.97; law costs, $8.00; investigation of claims, $108.00; assessment and fees, $28.44; Fire Marshal tax, $39.39; travelling expenses $55.15; taxes, $117.00; rent, $9.00; fees, $752.00; printing, postage, etc., $212.61; other expenses, $117.49	$1,650 05
Miscellaneous payments:	
Amount paid for losses	8,172 36
" reinsurance	257 46
" rebate	221 29
Total Expenditure	$10,301 16

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$4,331,245 00
Less reinsurance	87,720 00
Net Risks	$4,243,525 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,307	$4,228,900 00
Policies new and renewed during 1927	447	1,455,895 00
Gross number and amount in force during 1927	1,754	$5,684,795 00
Less expired and cancelled in 1927	412	1,353,550 00
Net risks in force 31st December, 1927	1,342	$4,331,245 00

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ATWOOD

Commenced Business 22nd March, 1884

OFFICERS AND DIRECTORS (1928)

Officers.—President, Alex. Ross; Vice-President, H. Richmond; Secretary, J. R. Hammond, Atwood.

Directors.—Alex. Ross, Britton; H. Richmond, Atwood; J. S. Cowan, Atwood; Jas. Moffat, Monkton; Geo. Cleland, Listowel; J. K. Baker, Brussels; John Denstedt, Gad's Hill; S. J. Love, Atwood; I. D. Smith, Atwood.

Auditors.—Jno. F. Ballantyne, Atwood; Chester Little, Atwood.

Unassessed Premium Note Capital, $337,081.00

Statement for the Year Ending 31st December, 1927

Assets

Cash value of Bonds. (*See Schedule "C"*)		$20,000 00
Cash on hand, Head Office	$132 07	
Cash in Bank of Commerce, Atwood	13,860 82	
" Standard Bank, Monkton, Ont	5,105 93	
		19,098 82
Amount of unpaid instalments, 1927		574 63
" assessments levied during 1927		548 70
" premium notes in force, after deducting all payments thereon and assessments levied		337,081 00
Total Assets		$377,303 15

Liabilities—None

Receipts

Cash at 31st December, 1926 (not extended), $19,251.14.

Cash received as instalments, 1927	$14,332 32
" instalments, prior years	77 92
" assessments levied during 1927	5,402 07
" assessments levied before 1927	976 61
" interest	1,116 24
Total Receipts	$21,905 16

Expenditure

Expenses of management:	
Commissions, $407.00; investigation of claims, $66.00; assessment and fees, $43.80; Fire Marshal tax, $79.50; travelling expenses, $19.00; taxes, $240.05; rent, $10.00; salaries and fees, $770.50; printing, postage, etc., $143.75; other expenses, $34.45	$1,814 05
Miscellaneous payments:	
Amount paid for losses	9,838 01
" rebate	405 42
" investment (not extended), $10,000.00.	
Total Expenditure	$12,057 48

Currency of Risks

Amount covered by Policies in force 31st December, 1927

Mutual	$7,788,620 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,396	$7,753,020 00
Policies new and renewed during 1927	405	2,336,450 00
Gross number and amount in force during 1927	1,801	$10,089,470 00
Less expired and cancelled in 1927	420	2,300,850 00
Net risks in force 31st December, 1927	1,381	$7,788,620 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Huron & Erie, 1930, 5¼%	$5,000 00	$5,000 00
Huron & Erie, 1931, 5½%	5,000 00	5,000 00
Huron & Erie, 1932, 5½%	10,000 00	10,000 00
	$20,000 00	$20,000 00

ERAMOSA MUTUAL FIRE INSURANCE COMPANY

Head Office, Rockwood
Commenced Business 9th April, 1861

Officers and Directors (1928)

Officers.—President, Ernest Parkinson; Vice-President, Chas. Benham; Secretary, Robt. Scott, Rockwood.

Directors.—E. Parkinson, Guelph; Chas. Benham, Rockwood; Leonard McDougal, Rockwood; Jno. Grieve, Rockwood; Jas. R. Rutherford, Rockwood; Jno. McNabb, Rockwood.

Auditors.—J. J. Aldous, Rockwood; S. Dufield, Guelph.

Unassessed Premium Note Capital, $163,516.30

Statement for the Year Ending 31st December, 1927

Assets

Cash value of Debentures and Canada War Loan. (*See Schedule "C"*)		$12,000 00
Cash at Head Office	$86 24	
Cash in Royal Bank, Rockwood	162 31	
" Canadian Bank of Commerce, Guelph	353 76	
" Imperial Bank, Fergus	99 96	
		702 27
Amount unpaid of instalments, 1927		803 20
Amount of prior years (not extended), $514.70.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$163,516 30	
Less residue of premium notes given by Company for reinsurance	28,291 80	
		135,224 50
Office furniture and safe (not extended), $85.00.		
Total Assets		$148,729 97

Liabilities

Amount of losses, supposed	$25 00
Unearned cash payments	46 48
	$71 48

Receipts

Cash balance at 31st December, 1926 (not extended), $2,280.65.	
Cash received as instalments, and cash payments of 1927	$6,399 85
" instalments of prior years	1,083 90
" interest	725 52
" reinsurance on losses	227 30
" all other sources	100 35
Total Receipts	$8,536 92

Expenditure

Expenses of management:	
Commissions, $435.50; investigation of claims, $32.00; assessment and fees, $25.50; Fire Marshal tax, $17.32; travelling expenses, $30.00; taxes, $70.23; rent, $8.00; salaries and fees, $395.20; printing, postage, etc., $71.85; other expenses, $35.30	$1,120 90
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	7,632 35
" reinsurance	1,318 10
" rebates	43 95
Total Expenditure	$10,115 30

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$3,713,750 00
Less reinsurance	600,525 00
Net risks actually carried by Company, 31st December, 1927	$3,113,225 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,347	$3,556,900 00
Policies new and renewed during 1927	471	1,266,800 00
Gross number and amount in force during 1927	1,818	$4,823,700 00
Less expired and cancelled in 1927	415	1,109,950 00
Net risks in force 31st December, 1927	1,403	$3,713,750 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Guelph & Ontario Investment & Savings Society, 1928, 5¼%	$4,000 00	$4,000 00
Guelph & Ontario Investment & Savings Society, 1932, 5%	5,000 00	5,000 00
Dominion of Canada Government War Bonds, 1943, 5%	3,000 00	3,000 00
	$12,000 00	$12,000 00

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY

Head Office, Selkirk

Commenced Business 2nd September, 1871

Officers and Directors (1928)

Officers.—President, Joshua Honsberger; Vice-President, Andrew Sherk; Secretary, A. E. Hamill, South Cayuga.

Directors.—J. Honsberger, Dunnville; A. Sherk, Selkirk; Nicholas Kiefer, Fisherville; John H. Hartwick, Selkirk; A. Hicks, Dunnville; John Featherstone, Fisherville; C. J. Smelser, Selkirk; G. A. Reicheld, S. Cayuga; Jno. Pridmore, Dunnville; Chas. O. M. Schweyer, Fisherville; Walter Ebert, Cayuga; Harry Rittenhouse, Dunnville.

Auditors.—Wm. G. Babion, Selkirk; Richard Sherk, S. Cayuga.

Unassessed Premium Note Capital, $120,347.33

Statement for the Year Ending 31st December, 1927

Assets

Cash value of bonds. (*See Schedule "C"*)		$10,000 00
Cash on hand	$23 64	
Cash in Bank of Commerce, Dunnville	63 34	
" Bank of Commerce, Cayuga	144 15	
" Royal Bank, Fisherville	196 44	
" Bank of Commerce, Selkirk	15 57	
" Royal Bank, Dunnville	1 27	
		444 41
Amount of unpaid assessments, 1927		484 38
" premium notes in force, after deducting all payments thereon and assessments levied	$120,347 33	
Less residue of premium note given for reinsurance	11,627 66	
Office furniture (not extended) $100.00.		
		108,719 67
Total Assets		$119,648 46

Liabilities—None

Receipts

Cash balance at 31st December, 1926 (not extended), $8,019.69.

Cash received as instalments, 1927	$7,929 25
" from assessments	3,193 22
" from assessments of prior years	76 22
" for interest	577 37
" reinsurance on losses	4,504 32
Total Receipts	$16,280 38

Expenditure

Expenses of management:	
Fuel and light, $11.00; assessment and fees, $28.47; Fire Marshal tax, $32.06; travelling expenses, $10.00; taxes, $111.00; salaries and fees, $884.70; printing, postage, etc., $440.80; other expenses, $46.00	$1,564 03
Miscellaneous payments:	
Amount paid for losses	20,845 03
" reinsurance	1,291 89
" rebate	149 71
Total Expenditure	$23,850 66

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$4,482,675 00
Reinsurance	439,712 50
Net Risks	$4,042,962 50

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,194	$4,237,600 00
Policies new and renewed during 1927	377	1,369,075 00
Gross number and amount in force during 1927	1,571	$5,606,675 00
Less expired and cancelled in 1927	321	1,124,000 00
Net risks in force 31st December, 1927	1,250	$4,482,675 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Province of Ontario, 1944, 4½%	$5,000 00	$5,000 00
Province of Ontario, 1948, 5%	5,000 00	5,000 00
	$10,000 00	$10,000 00

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WALKERTON
Commenced Business 31st March, 1894

OFFICERS AND DIRECTORS (1928)

Officers.—President, Moses Bilger; Vice-President, John Oswald; Secretary, J. J. Schumacher.

Directors.—Moses Bilger, Mildmay; Rudolph Siegner, Mildmay; J. T. Richardson, Paisley; Jno. Oswald, Chesley; Val. Fischer, Walkerton; Jas. Tolton, Walkerton.

Auditors.—James A. Lamb, Walkerton; Thos. H. Jasper, Carlsruhe.

Unassessed Premium Note Capital, $1,063,191.29

Statement for the Year Ending 31st December, 1927

Assets

Book value of Real Estate		$6,200 00
Mortgage loans and real estate		8,800 00
Bonds and debentures. (*See Schedule "C"*)		112,000 00
Actual cash in hand at Head Office	$355 88	
Amount of deposit in Montreal Bank, Walkerton	16,544 74	
" " Royal Bank, Cargill	1,564 54	
" " Commerce Bank, Pt. Elgin	851 85	
		19,317 01
Amount of unpaid instalments, 1927		988 10
" premium notes in force, after deducting all payments thereon and assessments levied	$1,063,191 29	
Less residue of premium notes given for reinsurance	149,879 94	
		913,311 35
Amount of interest accrued		1,651 78
Total Assets		$1,062,268 24

Liabilities

Amount of losses (supposed)	$6,150 00
Unearned cash payments	40,137 75
Total Liabilities	$46,287 75

Receipts

Cash balance at 31st December, 1926 (not extended), $18,834.15.	
Cash received as instalments and cash payments, 1927	$141,911 30
" instalments of prior years	789 52
" interest	5,039 42
" reinsurance on losses	13,557 26
" from all other sources	1,003 61
" from investments (not extended), $1,300.00.	
Total Receipts	$162,301 11

Expenditure

Expenses of management:	
Commissions, $5,590.75; fuel and light, $33.96; investigation of claims, $533.57; assessment and fees, $180.09; Fire Marshal tax, $365.87; travelling expenses, $139.25; taxes, $1,229.13; salaries and fees, $6,920.16; printing, postage, etc., $1,216.90; other expenses, $385.53	$16,595 21
Miscellaneous payments:	
Amount paid for losses	81,970 24
" reinsurance	23,341 66
" rebate	1,389 17
" investments (not extended), $39,821.97.	
Total Expenditures	$123,296 28

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	One year	Two years	Three years	Four years	Total
Mutual.........	$412,264 00	$160,045 00	$41,649,020 00	$1,359,718 00	$43,582,047 00
Less reinsurance..	....	....	6,671,588 00	....	6,671,588 00
Net risks actually carried by Company at 31st Dec., 1926....	$412,264 00	$160,045 00	$34,977,432 00	$1,359,718 00	$36,910,459 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926........................	12,923	$39,014,123 00
Policies new and renewed during 1927..........................	5,331	15,645,678 00
Gross number and amount in force during 1927................	18,254	$54,659,801 00
Less expired and cancelled in 1927..............................	3,824	11,077,754 00
Net risks in force 31st December, 1927........................	14,430	$43,582,047 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Province of Alberta, 1943, 5%..................................	$3,000 00	....
Province of Alberta, 1923, 5%..................................	5,000 00	....
Huron & Erie Mortgage Corporation, 1932, 5%.................	10,000 00	....
Province of Manitoba, 1956, 4½%..............................	5,000 00	....
Province of New Brunswick, 1929, 5½%......................	5,000 00	....
Province of New Brunswick, 1930, 6%........................	5,000 00	....
Province of Quebec, 1950, 4½%................................	4,000 00	....
Province of Manitoba, 1934, 5½%..............................	5,000 00	....
Province of British Columbia, 1951, 4½%....................	5,000 00	....
Township of York, 1938, 5%....................................	5,000 00	....
Dominion of Canada War Loan, 1934, 5½%....................	5,000 00	....
Canada Permanent Mortgage Corporation, 1931, 5%..........	5,000 00	....
Canada Permanent Mortgage Corporation, 1933, 5%..........	5,000 00	....
Trusts and Guarantee, 1931, 5¼%............................	5,000 00	....
City of Windsor, 1934, 5%......................................	5,000 00	....
Township of Sandwich East, 1947, 5¼%......................	5,000 00	....
Province of Ontario, 1930, 6%................................	5,000 00	....
Province of Ontario, 1948, 5%................................	5,000 00	....
Province of Prince Edward Island, 1939, 4%................	5,000 00	....
Province of Saskatchewan, 1940, 6%..........................	5,000 00	....
Province of Saskatchewan, 1936, 6%..........................	5,000 00	....
Township of Etobicoke..	5,000 00	....
	$112,000 00	....

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY

Head Office, Lindsay
Commenced Business 3rd June, 1895

Officers and Directors (1928)

Officers.—President, Alex. Horn; Vice-President, G. B. Nichols; Secretary-Treasurer, Pearl James, Lindsay.

Directors.—Alex. Horn, Lindsay; G. B. Nicholls, Lakefield; J. Suggitt, Cameron; Albert Davidson, Lindsay; W. Hoskins, Glenarm; W. H. Lowes, Ida; Maurice McMillan, Beaverton; W. J. Porter, Peterborough; John Robertson, Dunsford; F. A. Eason, Keene; R. S. McElwain, Gelert.

Auditors.—W. E. Agnew, Lindsay; H. J. Lytle, Lindsay.

Unassessed Premium Note Capital, $660,842.19

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds. (*See Schedule "C"*)................................		$23,000 00
Cash value of mortgages, bonds, debentures, etc..........................		9,675 00
Cash in Standard Bank, Lindsay..		2,093 97
Amount of unpaid instalments due in 1927................................		9,564 44
" premium notes in force, after deducting all payments thereon and assessments levied....................	$660,842 19	
Less residue of premium notes for reinsurance....................	47,115 90	
		613,726 29
Amount of interest accrued..		682 60
Reinsurance on Premiums..		80 65
Total Assets..		$658,822 95

Liabilities

Amount of losses adjusted	$2,813 33
Amount unearned cash payments	77,264 44
Total Liabilities	$80,079 77

Receipts

Cash balance for 31st December, 1926 (not extended), $8,958.61.	
Cash received as membership fees	$2,549 50
" instalments and cash payments, 1927	74,378 45
" instalments due in prior years	8,093 61
" interest	2,898 10
" from reinsurance on losses	11,687 56
" all other	661 45
" investments (not extended), $15,000.00.	
Total Receipts	$100,268 67

Expenditure

Expenses of management:	
Commissions, $7,154.00; law costs, $45.00; fuel and light, $21.04; investigation of claims, $581.35; assessment and fees, $129.22; Fire Marshal tax, $251.96; taxes, $786.17; rent, $360.00; salaries and fees, $2,511.00; printing, postage, etc., $725.99; other expenses, $271.19	$12,836 92
Miscellaneous payments:	
Amount paid for losses which occurred during 1927	100,950 86
" reinsurance	6,105 55
" rebates	2,239 98
Total Expenditure	$122,133 31

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$28,168,796 00
Less reinsurance	1,678,240 00
Net risks carried by Company at 31st December, 1927	$26,490,556 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	9,413	$26,198,746 00
Policies new and renewed during 1927	3,435	9,478,575 00
Gross number and amount in force during 1927	12,848	$35,677,321 00
Less expired and cancelled in 1927	2,840	7,508,525 00
Net risks in force 31st December, 1927	10,008	$28,168,796 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Dominion of Canada Victory Bonds, 1934, 5½%	$10,000 00	....
Town of Lindsay, 1933, 5½%	3,000 00	....
Victoria Trust & Savings Co., 1930, 5½%	10,000 00	....
	$23,000 00	....

FORMOSA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FORMOSA

Commenced Business 22nd May, 1880

OFFICERS AND DIRECTORS (1928)

Officers.—President, Jno. F. Wachter; Vice-President, Thos. Inglis; Secretary-Treasurer, E. G. Kuntz, Formosa.

Directors.—Jno. F. Wachter, Walkerton; Thos. Inglis, Clifford; Alex. Robertson, Paisley; M. Filsinger, Mildmay; A. Dietrich, Walkerton; Anthony Lang, Chepstow.

Auditors.—D. Borho, Formosa; A. G. McLennan, Walkerton.

Unassessed Premium Note Capital, $328,302.50

Statement for the Year Ending 31st December, 1927

Assets

Mortgage loans and real estate		$6,432 06
Cash at Head Office	$688 67	
Amount of deposit, Montreal Bank, Formosa	17,214 23	
" " Royal Bank, Cargill	1,976 70	
		19,879 60
Amount unpaid, instalments, 1927		1,276 37
Amount of premium notes in force, after deducting all payments thereon and assessments levied, 1927	$328,302 50	
Less residue of premium notes given by the Company for reinsurance	43,758 58	
		284,543 92
Total Assets		$312,131 95

Liabilities

Amount of unearned cash payments	$2,013 74

Receipts

Cash balance at 31st December, 1926 (not extended), $15,104.18.

Cash received as instalments and cash payments, 1927	$39,801 19
" instalments of prior years	843 26
" interest	630 78
" reinsurance on losses	5,226 31
" all other sources	231 73
Total Receipts	$46,733 27

Expenditure

Expenses of management:

Commissions, $1,641.65; investigation of claims, $290.45; assessment and fees, $67.11; Fire Marshal tax, $101.56; taxes, $316.19; rent, $63.00; salaries and fees, $1,977.60; printing, postage, etc., $495.64; other expenses, $118.70	$5,071 90
Miscellaneous payments:	
Amount paid for losses which occurred during 1927	19,795 28
" reinsurance	10,187 08
" rebate	471 53
" investments (not extended), $6,432.06.	
Total Expenditure	$35,525 79

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$13,302,000 00
Reinsurance	2,083,916 00
Net risks carried	$11,218,084 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	4,330	$13,099,340 00
Policies new and renewed during 1927	1,404	4,386,974 00
Gross number and amount in force, 1927	5,734	$17,486,314 00
Less expired and cancelled during 1927	1,372	4,184,314 00
Net risks in force December, 1927	4,362	$13,302,000 00

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, AYTON
Commenced Business 16th March, 1878

OFFICERS AND DIRECTORS (1928)

Officers.—President, Andrew Schenk; Vice-President, M. E. Murray; Secretary, R. H. Fortune, Ayton.

Directors.—Andrew Schenk, Ayton; M. E. Murray, Neustadt; John Ghent, Mt. Forest; C. J. Dickison, Mildmay; Adam Ries, Clifford; G. H. Dickson, Drew Station; Richard Cronin, Corbetton; Henry Klages, Chesley; Conrad Schenk, Holstein; F. S. Schaus, Ayton.

Auditors.—W. J. Forbes, Ayton; Edward Pletsch, Ayton.

Unassessed Premium Note Capital, $338,602.71

Statement for the Year Ending 31st December, 1927

Assets

Bonds and debentures. (*See Schedule "C"*)		$10,000 00
Cash in Royal Bank, Ayton		15,435 50
" Bank of Commerce, Neustadt		1,217 51
" Bank of Commerce, Chesley		378 58
Amount of unpaid instalments, 1927		2,120 94
" unpaid instalments, prior to 1927 (not extended), $343.83.		
" premium notes in force, after deducting all payments thereon and assessments levied	$338,602 71	
Less residue of premium notes given for reinsurance	59,775 29	
		278,827 42
Reinsurance paid in advance		60 08
Interest due and accrued		155 00
Total Assets		$308,195 03

Liabilities

Unearned cash payments	$1,900 50

Receipts

Cash balance at 31st December, 1926 (nor extended), $14,617.21.	
Cash received as instalments and cash payments, 1927	$38,656 07
" instalments due in prior years	894 92
" from reinsurance on losses	4,534 00
" interest	771 57
Total Receipts	$44,856 56

Expenditure

Expenses of management:	
Commissions, $1,245.00; law costs, $275.00; investigation of claims, $260.15; assessment and fees, $96.96; Fire Marshal tax, $64.03; travelling expenses, $87.00; taxes, $290.89; rent, $50.00; salaries and fees, $1,265.00; printing, postage, etc., $317.56; other expenses, $44.58	$3,996 17
Miscellaneous payments:	
Amount paid for losses which occurred during 1927	26,844 38
" reinsurance	7,297 37
" rebate	304 26
" investments (not extended), $4,000.00.	
Total Expenditure	$38,442 18

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three-year risks
Mutual	$13,268,074 70
Reinsurance	2,390,019 34
Net Risks	$10,878,055 36

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	3,643	$12,393,781 68
Policies new and renewed during 1927	1,245	3,988,226 00
Gross number and amount in force during 1927	4,888	$16,382,007 68
Less expired and cancelled in 1927	915	3,113,932 98
Net risks in force 31st December, 1927	3,973	$13,268,074 70

"Schedule C"

Bonds and Debentures owned

	Par value	Book value
Dominion of Canada Victory Bonds, 1934, 5½%	$6,000 00	....
Trusts & Guarantee Co., Ltd., 1932, 5%	4,000 00	....
	$10,000 00	

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ALEXANDRIA
Commenced Business 7th May, 1895

OFFICERS AND DIRECTORS (1928)

Officers.—President, E. J. McDonald; Vice-President, D. A. Ross; Secretary, V. G. Chisholm, Alexandria.

Directors.—E. J. McDonald, Alexandria; W. J. McGregor, N. Lancaster; D. A. Ross, Martintown; Wm. Irvine, Dalkeith; S. A. Kennedy, Apple Hill; D. A. McDonell, Green Valley.

Auditors.—J. A. McDonell, Alexandria; Angus Kennedy, Alexandria.

Unassessed Premium Note Capital, $225,200.35

Statement for the Year Ending 31st December, 1927

Assets

Bonds and debentures. (*See Schedule "C"*)		$13,583 09
Cash on hand, Head Office	$38 47	
Cash in Royal Bank, Alexandria	3,628 18	
" Bank of Nova Scotia, Alexandria	3,894 47	
" Bank Canadian National, Alexandria	8,421 28	
" Merchants Bank, Lancaster	4,312 29	
" Bank of Nova Scotia, Martintown	3,887 94	
		24,182 63
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$225,200 35	
Less residue of premium notes given for reinsurance	20,375 55	
		204,824 80
Total Assets		$242,590 52

Liabilities

Amount of losses (supposed)	$800 00
Unearned cash payments	28,333 12
Total liabilities	$29,133 12

Receipts

Cash balance at 31st December, 1926 (not extended), $25,122.19.	
Cash received as instalments and cash payments, 1927	$31,770 85
" for interest	1,133 38
" reinsurance on losses	2,928 35
" received from investments (not extended), $315.67.	
Total Receipts	$35,832 58

Expenditure

Expenses of management:	
Commissions, $2,065.10; investigation of claims, $436.70; assessment and fees, $53.97; Fire Marshal tax, $92.50; travelling expenses, $138.25; taxes, $277.50; salaries and fees, $1,123.90; printing, postage, etc., $250.35; other expenses, $50.50	$4,488 77
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	29,685 20
" reinsurance	2,616 30
" rebates	297 54
Total Expenditure	$37,087 81

Currency of Risks

Amount covered by Policies in force 31st December, 1927	Three years
Mutual	$10,569,400 00
Less reinsurance (mutual plan)	947,700 00
Net risks actually carried at 31st December, 1927	$9,621,700 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	4,359	$10,086,900 00
Policies new and renewed during 1927	1,537	3,655,850 00
Gross number and amount in force during 1927	5,896	$13,742,750 00
Less expired and cancelled in 1927	1,365	3,173,350 00
Net risks in force 31st December, 1927	4,531	$10,569,400 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Dominion of Canada Victory Bonds, 1934, 5½%	$5,000 00	....
Township of Lochiel, 1930-31, 6%	8,583 09	....
Total	13,583 09	....

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, YORK

Commenced Business 15th April, 1875

OFFICERS AND DIRECTORS (1928)

Officers.—President, Jno. Bell; Vice-President, W. Teasdale; Secretary, N. Simenton, Caledonia.

Directors.—Jno. Bell, Glanford; W. Teasdale, Cayuga; Wm. Bell, Canfield; R. H. Allen, Caledonia; R. E. Kerr, York; J. G. Lindsay, Caledonia.

Auditors.—A. A. Bain, Caledonia; Lyall Lindsay, Caledonia.

Unassessed Premium Note Capital, $104,841.25

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds. (*See Schedule "C"*)		$5,000 00
Cash at Head Office	$217 37	
Cash in Standard Bank, Caledonia	3,297 07	
" Royal Bank, Canfield	1,179 44	
" Bank of Commerce, Cayuga	889 03	
" Standard Bank, Binbrook	672 23	
" Bank of Commerce, Caledonia	937 00	
	$7,192 14	
Less	213 85	
		6,978 29
Amount unpaid of instalments, 1927		818 48
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$104,841 25	
Less reinsurance	8,676 80	
		96,164 45
Total Assets		$108,961 22

Liabilities

Unearned cash payments	$3,152 02

Receipts

Cash balance at 31st December, 1926 (not extended), $4,647.48.

Cash received as instalments and cash payments, 1927	$12,727 22
" instalments of prior years	445 35
" assessments levied in prior years	76 80
" interest	240 70
" all other	14 90
Total Receipts	$13,504 97

Expenditure

Expenses of management:	
Commissions, $704.00; assessment and fees, $29.52; Fire Marshal tax, $41.56; travelling expenses, $20.00; taxes, $124.68; rent, $15.00; salaries and fees, $798.40; printing, postage, etc., $148.21; other expenses, $34.00	$1,915 37
Miscellaneous payments:	
Amount paid for losses which occurred during 1927	3,455 14
" reinsurance	740 00
" rebate	63 65
" investments (not extended), $5,000.00.	
Total Expenditure	$6,174 16

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$4,489,190 00
Less reinsurance	394,400 00
Net risks actually carried by Company	$4,094,790 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,144	$4,478,585 00
Policies new and renewed during 1927	387	1,470,970 00
Gross number and amount in force during 1927	1,531	$5,949,555 00
Less expired and cancelled in 1927	385	1,460,365 00
Net risks in force 31st December, 1927	1,146	$4,489,190 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Huron & Erie Loan Corporation, 1930, 5½%	$5,000 00	$5,000 00

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SPENCERVILLE

Commenced Business 29th June, 1892

OFFICERS AND DIRECTORS (1928)

Officers.—President, Robt. Mulholland Vice-President, Alex. Robinson; Manager, Herbert Adams, Ventnor; Secretary, W. M. Snyder, Spencerville.

Directors.—Robt. Mulholland, South Mountain; Alex. Robinson, Prescott; Herbert Adams; Ventnor; John F. Black, Kemptville; Alex. Morrison, Rockspring; Herb. S. Bennett, Algonquin; E. D. Perrin, Prescott; Geo. Ferguson, Oxford Station; R. W. Kingston, Spencerville.

Auditors.—Almon Smail, Spencerville; W. K. Whitley, Spencerville.

Unassessed Premium Note Capital, $261,913.32

Statement for the Year Ending 31st December, 1927

Assets

Cash value of real estate		$1,832 80
Loan Company's debentures, valued at. (*See Schedule "C"*)		3,660 00
Cash on hand at Head Office	$828 47	
Cash in Royal Bank, Spencerville	22,059 85	
		22,888 32
Amount of unpaid instalments, 1927		789 17
" of unpaid instalments (not extended), $202.02.		
" of premium notes in force, after deducting all payments thereon and assessments levied		261,913 32
Office furniture and safe (not extended), $340.00.		
Total Assets		$291,083 61

Liabilities

Unearned cash payments	$15,611 82

Receipts

Cash balance at 31st December, 1926 (not extended), $10,631.08.	
Cash received as instalments and cash payments, 1927	$40,969 47
" instalments of prior years	245 15
" interest	973 29
" from all other	11 00
Total Receipts	$42,198 91

Expenditure

Expenses of management:	
Commissions, $2,566.45; fuel and light, $26.50; investigation of claims, $261.35; assessment and fees, $57.16; Fire Marshal tax, $124.04; taxes, $397.12; rent, $21.00; salaries and fees, $2,115.00; printing, postage, etc., $438.46; other expenses, $65.84	$6,072 92
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	23,378 82
" rebate	489 93
Total Expenditure	$29,941 67

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$11,825,334 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	3,656	$10,818,377 00
Policies new and renewed during 1927	1,395	4,460.038 00
Gross number and amount in force during 1927	5,051	$15,278,415 00
Less expired and cancelled in 1927	1,203	3,453,081 00
Net risks in force 31st December, 1927	3,848	$11,825,334 00

Schedule "C"

Bonds and Debentures owned	Par value	Book value
Standard Reliance Mortgage Co. (estimated)	....	$3,600 00
Dominion Permanent Loan (estimated)	....	60 00
	....	$3,660 00

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HANOVER
Commenced Business 6th July, 1878

OFFICERS AND DIRECTORS (1928)

Officers.—President, T. H. O'Neill; Vice-President, D. McKinnon; Secretary, Wm. Ruttle, Hanover, Ont.

Directors.—T. H. O'Neill, Walkerton; Dougald McKinnon, Chesley; Archibald C. McCuaig, Priceville; Wm. Glauser, Hanover; James H. Hunter, Walkerton; J. Cooper, Hanover; Conrad Hill, Mildmay; Neil McLeod, Proton Station; Hugh McLean, Durham; J. Brodie, Markdale; W. W. Smith, Shallow Lake; Herb. Brigham, Allan Park; Gilbert Gillies, Cedarville; D. McQueen, Mount Forest; Henry Logie, Walkerton.

Auditors.—T. H. Wilson, Walkerton; Duncan McLean, Durham.

Unassessed Premium Note Capital, $197,074.58

Statement for the Year Ending 31st December, 1927

Assets

Bonds. (*See Schedule "C"*)		$8,177 73
Cash on hand at Head Office	$ 54 66	
Amount of cash in Montreal Bank, Hanover, Ont.	3,518 68	
" Royal Bank, Hanover, Ont.	2,000 00	
		5,573 34
Amount unpaid, instalments, 1927		914 40
" of premium notes in force after deducting all payments thereon and assessments levied	$197,074 58	
Less residue of premium notes given for reinsurance	27,631 78	
		169,442 80
Amount of interest due and accrued		60 05
Total Assets		$184,168 32

Liabilities

Unearned cash payments	$954 94

Receipts

Cash balance at 31st December, 1926 (not extended), $946.22.

Agents' fees	$651 00
Cash received as instalments and cash payments, 1927	21.955 58
" instalments due in prior years	923 83
" reinsurance on losses	1,653 73
" interest	418 71
Total Receipts	$25,602 85

Expenditure

Expenses of management:	
Commissions, $1,517.48; law costs, $76.94; investigation of claims, $226.25; interest, $1.95; assessment and fees, $44.02; Fire Marshal tax, $63.86; travelling expenses, $43.45; taxes, $185.22; salaries and fees, $1,904.70; printing, postage, etc., $590.38; other expenses, $40.00	$4,694 25
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	12,208 90
" reinsurance	3 017 77
" rebate	504 81
" all other	550 00
Total Expenditure	$20,975 73

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$7,873,345 00
Reinsurance	1,096,282 00
Net risks 31st December, 1927	$6,777,063 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	2,787	$7,804,389 00
Policies new and renewed during 1927	1,038	2,741,736 00
Gross number and amount in force during 1927	3,825	$10,546,125 00
Less expired and cancelled in 1927	997	2,672,780 00
Net risks in force, 31st December 1927	2,828	$7,873,345 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Province of Ontario, 1936, 6%	$3,000 00	$3,208 77
Canadian Northern Stock, 1934, 4%	5,499 33	4,969 56
	$8,499 33	$8,178 33

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A
Commenced Business 16th February, 1860

OFFICERS AND DIRECTORS (1928)

Officers.—President, Robt. Amos; Vice-President, J. P. Henderson; Secretary-Treasurer, J. L. Carter, Fergus.

Directors.—Robt. Amos, Guelph; J. P. Henderson, Guelph; D. McCrae, Guelph; J. Bowman, Guelph; N. Sinclair, Guelph; W. R. Elliott, Guelph; C. C. Rudd, Guelph; F. Laidlaw, Guelph; G. W. Holmwood, Guelph.

Auditors.—W. Laidlaw, Guelph; Geo. McIntosh, Guelph.

Unassessed Premium Note Capital, $47,826.73

Statement for the Year Ending 31st December, 1927

Assets

Cash on hand at Head Office	$2,121 59	
Amount of cash in bank of Commerce at Guelph	2,007 57	
		$4,129 16
" unpaid of instalments, 1927		286 15
" unpaid of instalments prior to 1927 (not extended), $98.51.		
" of premium notes in force, after deducting all payments thereon and assessments levied	$47,826 73	
Less residue of premium notes given for reinsurance	2,787 40	
		45,039 33
Total Assets		$49,454 64

Liabilities—None

Receipts

Cash balance at 31st December, 1926 (not extended), $4,715.02.

Cash received as instalments, 1927	$2,358 74
" instalments of prior years	191 40
" interest	142 60
" reinsurance on losses	1,500 00
Total Receipts	$4,192 74

Expenditures

Expenses of management:	
Commissions, $124.00; law costs, $5.00; assessment and fees, $14.26; Fire Marshal tax, $6.81; travelling expenses, $24.00; taxes, $21.29; salaries and fees, $190.00; printing, postage, etc., $43.94; other expenses, $12.50	$441 80
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	4,175 25
" reinsurance	158 05
" rebate	3 50
Total Expenditure	$4,778 60

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$962,000 00
Reinsurance	56,550 00
Net risks December 31st, 1927	$905,450 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	334	$976,750 00
Policies new and renewed during 1927	124	343,350 00
Gross number and amount in force during 1927	458	$1,320,100 00
Less expired and cancelled in 1927	140	358,100 00
Net risks in force 31st December, 1927	318	$962,000 00

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ACTON

Commenced Business 2nd April, 1890

OFFICERS AND DIRECTORS (1928)

Officers.—President, Duncan Campbell; Vice-President, C. H. Turner; Secretary-Treasurer, Thos. Moore, Campbellville.

Directors.—Duncan Campbell, Moffatt; C. H. Turner, Milton; John Wilson, Erin; A. W. Lasby, Acton; Jas. Kirkwood, Acton; C. E. Wood, Freeman; B. Petch, Cheltenham; Wm. Hume, Milton; N. F. Lindsay, Acton.

Auditors.—W. J. Akins, Acton; A. L. MacNabb, Milton.

Unassessed Premium Note Capital, $343,077.95

Statement for the Year Ending 31st December, 1927

Assets

Cash value of mortgages		$10,000 00
Bonds. (*See Schedule "C"*)		10,000 00
Cash on hand	$291 37	
Cash in Royal Bank, Guelph	355 61	
" Bank of Nova Scotia, Acton	388 34	
" Bank of Nova Scotia, Campbellville	44,100 00	
		45,135 32
Amount of unpaid assessments of prior years (not extended), $122.95		
" of premium notes in force, after deducting all payments thereon and assessments levied	$343,077 95	
Less residue of premium notes given by the Company for reinsurance	56,785 30	
		286,292 65
Interest due		491 00
Office furniture and safe (not extended), $275.00.		
Total Assets		$351,918 97

Liabilities

Amount unearned cash payments	$27,509 19

Receipts

Cash balance at 31st December, 1926 (not extended), $39,887.81.	
Cash received as instalments and cash payments, 1927	$28,268 45
" assessment of prior years	358 00
" interest	2,480 97
" reinsurance on losses	5,580 80
" at Head Office for fees	1,003 00
" all other	19 71
" from investments (not extended), $1,000.00.	
Total Receipts	$37,710 93

Expenditure

Expenses of management:	
Commissions, $1,994.00; Division Court costs, $62.62; investigation of claims, $168.15; assessment and fees, $62.34; Fire Marshal tax, $97.82; travelling expenses, $10.00; taxes, $293.45; rent, $25.00; salaries and fees, $2,162.80; printing, postage, etc., $558.31; other expenses, $174.97	$5,609 46
Miscellaneous payments:	
Amount paid for losses	24,226 09
" reinsurance	2,585 55
" rebate	1,042 32
Total Expenditure	$33,463 42

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$12,368,875 00
Less reinsurance	1,251,800 00
Net risks actually carried at 31st December, 1927	$11,117,075 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	3,254	$12,006,935 00
Policies new and renewed during 1927	1,071	4,210,190 00
Gross number and amount in force during 1927	4,325	$16,217,125 00
Less expired and cancelled in 1927	1,071	3,848,250 00
Net risks in force 31st December, 1927	3,254	$12,368,875 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Guelph & Ontario Investment & Savings Society, 1929, 3½ to 5¼%	$10,000 00	....

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLD SPRINGS

Commenced Business 1st July, 1898

OFFICERS AND DIRECTORS (1928)

Officers.—President, A. E. Hoskin; Vice-President, E. H. Martyn; Secretary-Treasurer, W. A. Hoskin, Cobourg.

Directors.—A. E. Hoskin, Cobourg; E. H. Martyn, Port Hope; W. R. Coyle, Roseneath; James Thompson, Cold Springs; Ben Stewart, Baltimore; R. W. Benson, Bewdley.

Auditors.—J. H. Davidson, Camborne; Jas. McCullough, Cobourg.

Unassessed Premium Note Capital, $135,104.48

Statement for the Year Ending 31st December, 1927

Assets

Bonds and debentures. (*See Schedule "C"*)		$15,964 80
Cash in Bank of Nova Scotia, Cobourg	$2,819 05	
" in Bank of Toronto, Cobourg	1,274 80	
		4,093 85
Amount of instalments of 1927 unpaid		274 50
" instalments of prior years unpaid (not extended), $547.30		
" premium notes, after deducting all payments made and assessments levied	$135,104 48	
Less residue of premium notes given by Company for reinsurance	7,782 68	
		127,321 80
Interest		171 16
Total Assets		$147,826 11

Liabilities

Amount of unearned cash payments	$13,765 02

Receipts

Cash balance at 31st December, 1926 (not extended), $4,638.16.	
Cash received as instalments and cash payments of 1927	$14,805 52
" instalments of prior years	413 90
" interest	988 22
" reinsurance on losses	32 40
" all other	52 65
Total Receipts	$16,292 69

Expenditure

Expenses of management:	
Commissions, $1,068.00; investigation of claims, $98.00; assessment and fees, $31.09; Fire Marshal tax, $56.67; travelling expenses, $184.35; taxes, $170.68; rent, $35.00; salaries and fees, $1,216.50; printing, postage, etc., $209.75; other expenses, $39.32	$3,109 36
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	11,897 12
" reinsurance	1,121 42
" rebate	709 10
Total Expenditure	$16,837 00

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$5,029,539 00
Reinsurance	365,905 00
Net risks at 31st December, 1927	$4,663,634 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,947	$4,837,860 00
Policies new and renewed during 1927	636	1,703,349 00
Gross number and amount in force during 1927	2,583	$6,541,209 00
Less expired and cancelled in 1927	651	1,511,670 00
Net risks in force 31st December, 1927	1,932	$5,029,539 00

Schedule "C"

Bond and Loan Debentures owned

	Par value	Book value
Midland Loan	$9,000 00	....
Dominion of Canada	2,000 00	....
Dominion of Canada	3,000 00	....
Grand Trunk Pacific	1,964 80	....
	$15,964 80	....

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ZURICH

Commenced Business 3rd February, 1875

OFFICERS AND DIRECTORS (1928)

Officers.—President, W. R. Elliott; Vice-President, Jno. P. Rau; Secretary-Treasurer, Henry Eilber, Crediton.

Directors.—W. R. Elliott, Centralia; Jno. P. Rau, Zurich; Stephen Webb, Grand Bend; John Pfaff, Zurich; Oscar Klopp, Zurich; Wm. Consitt, Zurich; Jno. A. Manson, Zurich; G. Graham, Brucefield; Wm. Switzer, Dashwood.

Auditors.—Andrew F. Hess, Zurich; William Johnston, Zurich.

Unassessed Premium Note Capital, $202,195.44

Statement for the Year Ending 31st December, 1927

Assets

Bonds, debentures, etc. (*See Schedule "C"*)		$20,000 00
Cash on deposit, Bank of Commerce, Crediton	$2,435 37	
" Bank of Montreal, Exeter	475 76	
" Bank of Montreal, Zurich	434 06	
		3,345 19
Amount of premium notes in force, after deducting all payments thereon and assessments levied		202,195 44
Amount unpaid of assessments levied during 1927		309 90
Total Assets		$225,850 53

Liabilities

Amount of losses supposed	$2,450 00

Receipts

Cash balance at 31st December, 1926 (not extended), $7,017.39.	
Cash received as instalments due in 1927	$11,870 10
" instalments due in prior years	207 00
" assessments, 1927	3,161 49
" assessment prior years	333 00
" interest	1,244 10
" investments (not extended), $2,000.00.	
Total Receipts	$16,815 69

Expenditure

Expenses of management:	
Commissions, $595.20; investigation of claims, $152.60; assessment and fees, $43.34; Fire Marshal tax, $75.48; taxes, $226.45; rent, $43.00; salaries and fees, $1 083.60; printing, postage, etc., $496.04; other expenses, $9.25	$2,724 96
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	19,713 51
" rebate	49 42
Total Expenditure	$22,487 89

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$7,742,045 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	2,045	$7,647,520 00
Policies new and renewed during 1927	557	2,220,700 00
Gross number and amount in force during 1927	2,602	$9,868,220 00
Less expired and cancelled in 1927	560	2,126,175 00
Net risks in force 31st December, 1927	2,042	$7,742,045 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Province of Ontario, 1948, 5%	$5,000 00	$5,000 00
Province of Ontario, 1944, 4½%	3,000 00	3,000 00
Hydro-Electric Power Commission of Ontario, 1939, 5%	5,000 00	5,000 00
Province of Ontario, 1935, 6%	3,000 00	3,000 00
City of Toronto, 1937, 5%	4,000 00	4,000 00
	$20,000 00	$20,000 00

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NEW GERMANY

Commenced Business 3rd March, 1880

OFFICERS AND DIRECTORS (1928)

Officers.—President, Jno. McPherson; Vice-President, Mark May; Secretary-Treasurer, A. J. Frank, New Germany.

Directors.—Jno. McPherson, Wallenstein; Mark May, New Germany; A. G. Brohman, Ariss; A. Jansen, Kitchener; F. Schaefer, New Hamburg; Henry Prang, Breslau; A. Newstead Breslau; Geo. Haennel, Ariss; Chas. Wilhelm, Breslau.

Auditors.—A. W. Zinger, New Germany; William Halter, New Germany.

Unassessed Premium Note Capital, $23,024.87

Statement of the Year Ending 31st December, 1927

Assets

Cash in Royal Bank, Guelph		$6,463 36
Amount unpaid of instalments levied in 1927		71 05
" unpaid of assessments levied in 1927		72 80
" of premium notes in force, after deducting all payments thereon and assessments levied	$23,024 87	
Less residue premium notes	1,541 55	
		21,483 32
Total Assets		$28,090 53

Liabilities—None

Receipts

Cash balance 31st December, 1926 (not extended), $4,826.06.

Cash received for instalments levied in 1927	$1,518 40
" instalments levied in prior years	12 60
" assessments levied in 1927	609 05
" assessments levied in prior years	104 15
" interest	131 19
Total Receipts	$2,375 39

Expenditure

Expenses of management:	
Commissions, $101.85; assessment and fees, $13.43; Fire Marshal tax, $6.92; taxes, $21.10; salaries and fees, $294.70; printing postage etc., $93.33; other expenses, $8.00	$539 33
Miscellaneous payments:	
Cash paid for losses which occurred during 1926	130 00
" reinsurance	62 01
" rebate	6 75
Total Expenditure	$738 09

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$798,908 00
Reinsurance	65,366 00
Net Risks	$733,542 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	322	$740,653 00
Policies new and renewed during 1927	87	222,735 00
Gross number and amount in force during 1927	409	$963,388 00
Less expired and cancelled in 1927	92	164,480 00
Net risks in force 31st December, 1927	317	$798,908 00

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, RIDGETOWN
Commenced Business 4th April, 1892

OFFICERS AND DIRECTORS (1928)

Officers.—President, W. Johnston; Vice-President, D. M. Winter; Secretary-Treasurer, A. Gillanders, Ridgetown.

Directors.—Watson Johnson, Northwood; Robt. L. Smyth, Blenheim; Robt. J. Newman, Muirkirk; Milton Attridge, Highgate; W. A. Walters, Ridgetown; David Wilson, Ridgetown; D. M. Winters, Thamesville; W. J. Huffman, Blenheim; W. D. Spear, Highgate.

Auditor.—O. Drury, Blenheim.

Unassessed Premium Note Capital, $238,490.31

Statement for the Year Ending 31st December, 1927

Assets

Cash at Head Office	$50 00	
Amount of cash deposited at Royal Bank, Ridgetown	2,831 73	
		$2,881 73
Amount of unpaid instalments, 1927		181 90
" premium notes in force, after deducting all payments thereon and assessments levied	$238,490 31	
Less residue of premium notes given for reinsurance	3,391 22	
		235,099 09
Bills less than 3 months overdue		320 30
Total Assets		$238,483 02

Liabilities

Amount of unearned cash payments	$4,695 14

Receipts

Cash balance 31st December, 1926 (not extended), $12,840.27.	
Cash received as instalments and cash payments, 1927	$31,519 32
" instalments of prior years	605 30
" interest	266 97
Total Receipts	$32,381 59

Expenditure

Expenses of management:	
Commissions, $1,201.20; law costs, $17.50; investigation of claims, $153.05; interest, $12.97; assessment and fees, $52.99; Fire Marshal tax, $90.23; travelling expenses, $48.50; taxes, $270.70; rent, $75.00; salaries and fees, $1,332.91; printing, postage, etc., $281.91; other expenses, $15.00	$3,551 96
Miscellaneous payments:	
Cash paid for losses	37,001 47
" reinsurance	978 72
" rebates	817 98
Total Expenditure	$42,350 13

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$9,895,726 00
Reinsurance	160,020 00
Net risks carried at 31st December, 1927	$9,735,706 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	2,597	$9,861,223 00
Policies new and renewed during 1927	1,023	4,057,838 00
Gross number and amount in force during 1927	3,620	$13,919,061 00
Less expired and cancelled in 1927	1,062	4,023,335 00
Net risks in force 31st December, 1927	2,558	$9,895,726 00

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WROXETER
Commenced Business 10th July, 1873

OFFICERS AND DIRECTORS (1928)

Officers.—President, Jas. Kirton; Vice-President, Hugh W. Edgar; Secretary-Treasurer, W. S. McKercher, Wroxeter.

Directors.—James Kirton, Bluevale; Hugh W. Edgar, Wroxeter; Jno. A. Bryans, Fordwich; W. H. Gregg, Gorrie; A. McKercher, Wroxeter; A. E. Gallaher, Wroxeter.

Auditors.—J. Howard Wylie, Wingham; A. A. Graham, Gorrie.

Unassessed Premium Note Capital, $535,142.88

Statement for the Year Ending 31st December, 1927

Assets

Real estate		$1,300 00
Bonds and Debentures, etc., (*See Schedule "O"*)		40,410 00
Wroxeter Rural Telephone Co., Stock		100 00
Cash at Head Office	$50 05	
Cash in Royal Bank, Harriston	2,581 79	
" Bank of Commerce, Wroxeter	5,125 44	
" Standard Bank, Brussels	2,834 15	
		10,591 43
Amount unpaid of instalments, 1927		1,736 85
" instalments of prior years (not extended), $193.20.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$535,142 88	
Less residue of premium notes given by the Company for reinsurance	100,045 69	
		435,097 19
Amount of accrued interest		537 05
Total Assets		$489,772 52

Liabilities

Amount of losses (supposed)	$75 00
" unearned cash payments	4,079 59
" all other liabilities	470 76
Total Liabilities	$4,625 35

Receipts

Cash balance at 31st December, 1926 (not extended), $8,746.29.
Cash held by agents for fees or surveys (not extended), $683.50.

Cash received as instalments and cash payments, 1927	$61,281 43
" instalments of prior years	853 97
" for interest	2,050 44
" reinsurance on losses	7,463 98
" all other sources	292 72
Total Receipts	$71,942 54

Expenditure

Expenses of management:

Commissions, $2,042.50; law costs, $9.64; fuel and light, $78.60; investigation of claims, $740.05; assessment and fees, $94.66; Fire Marshal tax, $169.67; travelling expenses, $115.80; taxes, $579.70; salaries and fees, $3,503.35; printing, postage, etc., $469.36; other expenses, $109.81	$7,913 14

Miscellaneous payments:

Cash paid for losses	36,658 57
" reinsurance	14,172 89
" rebates	886 43
" investments (not extended), $10,365.00.	
" interest accrued	101 37
Total Expenditure	$59,732 40

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$20,169,425 00
Reinsurance	3,915,982 50
Net risk actually carried by Company at 31st December, 1927	$16,253,442 50

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	5,785	$19,419,308 00
Policies new and renewed during 1927	1,843	5,842,297 00
Gross number and amount in force during 1927	7,628	$25,261,605 00
Less expired and cancelled in 1927	1,611	5,092,180 00
Net risks in force 31st December, 1927	6,017	$20,169,425 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Dominion of Canada Bond, 1946, 4½%	$10,000 00	$9,750 00
Dominion of Canada Bond, 1934, 5½%	10,000 00	10,265 00
Dominion of Canada Bond, 1943, 5%	5,000 00	5,130 00
Huron & Erie Mortgage Corporation, 1931, 5%	5,000 00	5,000 00
Dominion of Canada Bond, 1943, 5%	10,000 00	10,265 00
	$40,000 00	$40,410 00

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WHEATLEY

Commenced Business 27th July, 1888

OFFICERS AND DIRECTORS (1928)

Officers.—President, David Fletcher; Vice-President, Christian Johnson; Manager, T. B. Harvey, Merlin.

Directors.—D. Fletcher, Fletcher; Christian Johnson, Kingsville; Wm. Holmes, Comber; B. A. Squire, Cottam; Frank Stokes, Dover Centre; Everett Simpson, Wheatley; S. Burk, Blenheim; T. L. Renaud, McGregor; Pierre Oriet, Stoney Point; T. R. Clarke, Fletcher; C. T. Sellars, Kingsville; A. E. Robinson, Charing Cross; D. H. Brown, Chatham; S. R. McGregor, Dover Centre.

Auditors.—C. Renwick, Wheatley; C. G. Fletcher, Leamington.

Unassessed Premium Note Capital, $550,889.71

Statement for the Year Ending 31st December, 1927

Assets

Bonds and debentures. (*See Schedule "C"*)		$96 602 81
Cash at Head Office	$230 05	
Cash in Bank of Montreal, Merlin	7,445 17	
		7,675 22
Amount unpaid of instalments, 1927		3,610 93
Prior instalments on fixed payments (not extended), $199.40.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$550,889 71	
Less residue of premium notes given for reinsurance	12,256 41	
		538,633 30
Amount of office furniture and safe (not extended), $400.00.		
Total Assets		$646,522 26

Liabilities

Unearned cash payments	$68,848 86

Receipts

Cash balance at 31st December, 1926 (not extended), $16,474.84.	
Cash received as instalments and cash payments, 1927	$75,856 30
" instalments of prior years	1,218 16
" interest	4,598 21
" reinsurance on losses	23 45
" all other sources	682 55
" from investments (not extended), $12,071.05.	
Total Receipts	$82,378 67

Expenditure

Expenses of management:	
Commissions, $3,267.69; law costs, $11.00; investigation of claims, $273.50; assessment and fees, $92.10; Fire Marshal tax, $196.41; traveling expenses, $3,720.99; taxes, $599.76; rent, $5.00; salaries and fees, $2,931.24; printing, postage, etc., $461.12; other expenses, $312.40	$11,871 21
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	37,888 07
" reinsurance	1,879 61
" rebates	2,817 82
" investments (not extended), $48,792.63.	
Total Expenditure	$54,456 71

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$21,403,489 00
Reinsurance	508,805 50
Net risks actually carried by Company at 31st December, 1927	$20,894,683 50

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	5,309	$18,832,403 00
Policies new and renewed during 1927	2,714	9,163,279 00
Gross number and amount in force during 1927	8,023	$27,995,682 00
Less expired and cancelled in 1927	1,925	6,592,193 00
Net risks in force 31st December, 1927	6,098	$21,403,489 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Township of Raleigh, Raleigh Plains Drain 1928, 6½%		$3,908 38
Township of Raleigh, Jeanettes Creek, 1931, 6%		2,949 90
Township of Raleigh, Jeanettes Creek, 1942, 5½%		8,000 00
Township of Raleigh, O'Neil Drain, 1932, 5½%		1,575 00
Township of Tilbury North, 1928, 6%		174 93
Township of Tilbury West, 1928, 6%		101 23
Des Jardines Drain, 1929, 6%		531 43
Brule Drain Repair, 1931, 5½%		345 40
Queenville Drain, 1928, 5½%		552 01
McQuire Drain, 1931, 5½%		992 71
Township of Tilbury East, Kelly & Ross & Norry, 1931, 5½%		1,023 06
Dauphin, 1931, 5½%		2,840 05
Olds Drain, 1931, 5½%		713 78
Farmers, Dye Works, 1932, 5½%		5,597 00
Moffatt East Drain, 1932, 5½%		1,835 55
Davidson Drain, 1932, 5½%		712 00
Township of Tilbury North, Stoney Point, 1931, 5½%		654 19
Chauvin, 1931, 5½%		873 36
2nd Concession Drain, 1932, 5½%		1,200 00
Lanone Drain Repair, 1937, 5½%		1,596 00

Schedule "C"—Con.

Tilbury West, 5½%, 1932		$1,434 00
Tilbury West, 5½%, 1932		889 00
Town of Pembroke, 1930, 6%		2,597 45
Town of Tecumseh, 6%		12,710 51
Township of Sandwich East, 5½%		11,000 00
Township of Sandwich East, 1943, 5½%		795 87
Huron & Erie, 1929, 5½%		2,000 00
Huron & Erie, 1930, 5½%		5,000 00
Huron & Erie, 1930, 5%		4,000 00
Huron & Erie, 1931, 5%		13,000 00
Huron & Erie, 1932, 5%		5,000 00
Southern and Loan, 1931, 5%		2,000 00
		$96,602 81

LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATFORD

Commenced Business 5th November, 1875

OFFICERS AND DIRECTORS (1928)

Officers.—President, Jas. Smith; Vice-President, Thos. L. McCormick; Secretary-Treasurer A. G. Minielly, Watford.

Directors.—James Smith, Sarnia; Thos. L. McCormick, Watford; G. Butler, Croton; Bruce Lithgow, Thedford; Jno. P. McVicar, Inwood; P. J. McEwen, Wyoming.

Auditors.—J. Elmer Collier, Watford; Alex. Jamieson, Forest.

Unassessed Premium Note Capital, $427,875.25

Statement for the Year Ending 31st December, 1927

Assets

Cash value of real estate		$1,200 00
Bonds and Debentures. (*See Schedule "C"*)		50,000 00
Cash on hand, Head Office	$13 52	
Cash in Industrial Mortgage and Savings Co., Sarnia	4,396 84	
" in Montreal Bank, Watford	7,729 53	
" Lambton Loan & Investment Co., Sarnia	7,083 52	
		19,223 41
Amount of unpaid instalments, 1927		3,432 50
" premium notes in force, after deducting all payments thereon and assessments levied	$427,875 25	
Less residue of premium notes given for reinsurance	7,503 51	
		420,371 74
Total Assets		$494,227 65

Liabilities

Amount of unearned cash payments	$49,398 13

Receipts

Cash balance at 31st December, 1926 (not extended), $28,186.52.	
Cash received as instalments and cash payments, 1927	$45,976 31
" instalments of prior years	3,140 65
" interest	3,429 99
" reinsurance on losses	4,831 50
" all other sources	339 90
Total receipts	$57,718 35

Expenditure

Expenses of management:	
Commissions, $3,658.00; law costs, $8.00; fuel and light, $41.70; investigation of claims, $378.70; assessment and fees, $82.80; Fire Marshal tax, $171.55; travelling expenses, $38.00; taxes, $589.64; salaries and fees, $2,698.00; printing, postage, etc., $592.29; other expenses, $96.59	$8,355 27
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	50,787 36
" reinsurance	892 86
" rebates	1,645 97
" purchase of investment (not extended), $5,000.00.	
Total Expenditure	$61,681 46

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$17,512,579 00
Less reinsurance, cash system	314,479 00
Amount actually carried by the Company at 31st December, 1927	$17,198,100 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	5,339	$16,698,443 00
Policies new and renewed during 1927	1,875	6,044,623 00
Gross number and amount in force during 1927	7,214	$22,743,066 00
Less expired and cancelled in 1927	1,784	5,230,487 00
Net risks in force 31st December, 1927	5,430	$17,512,579 00

"Schedule C"

Bonds and Debentures owned

	Par value	Book value
Lambton Loan & Investment Co., 1932, 5%	$5,000 00	$5,000 00
Dominion of Canada War Loan, 1934, 5.5%	1,5000 00	15,000 00
Industrial Mortgage & Savings Company, 1933, 5.5%	2,500 00	2,500 00
Industrial Mortgage & Savings Company, 1931, 5%	10,000 00	10,000 00
Industrial Mortgage & Savings Company, 1932, 5%	2,500 00	2,500 00
Lambton Loan & Investment Co., 1933, 5.5%	2,500 00	2,500 00
Lambton Loan & Investment Co., 1936, 5%	5,000 00	5,000 00
Lambton Loan & Investment Co., 1931, 5%	7,500 00	7,500 00
	$50,000 00	$50,000 00

LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PERTH, ONT.

Commenced Business 14th September, 1896

OFFICERS AND DIRECTORS (1928)

Officers.—President, Edmund Burke; Vice-President, Andrew Cochran; Secretary, P. Cavers, Perth; Treasurer, R. M. Anderson, Perth.

Directors.—E. Burke, Perth; A. Cochrane, Almonte; D. McLean, Perth; J. H. Shaw, Perth; M. L. Dowdall, Perth; R. E. White, Perth; A. Bowes, Perth; F. Ferrier, Perth; Jas. Clyne, Perth.

Auditors.—E. R. Stedman, Perth; J. E. Anderson, Perth.

Unassessed Premium Note Capital, $422,067.82

Statement for the Year Ending 31st December, 1927

Assets

Bonds, debentures, etc. (*See Schedule "C"*)		$9,478 39
Cash on hand at Head Office	$70 10	
Cash in Montreal Bank, Perth	15,245 24	
		15,315 34
Amount unpaid instalments of 1927		2,213 45
" of premium notes in force, after deducting all payments thereon and assessments levied	$422,067 82	
Less residue of premium notes for reinsurance	1,204 10	
		420,863 72
Total Assets		$447,870 90

Liabilities

Unearned cash payments	$4,939 82

Receipts

Cash balance at 31st December, 1926 (not extended), $10,876.64.	
Cash received as instalments and cash payments, 1927	$60,535 25
" instalments of prior years	842 09
" interest	962 01
" from all other sources	217 78
" from investments (not extended), $814.55.	
Total Receipts	$62,557 13

Expenditure

Expenses of management:	
Commissions, $5,624.04; law costs, $50.00; fuel and light, $77.52; investigation of claims, $401.23; assessment and fees, $85.16; Fire Marshal tax, $178.80; travelling expenses, $68.00; taxes, $267.55; rent, $221.00; salaries and fees, $1,195.00; printing, postage, etc., $767.39; other expenses, $28.67	$8,964 36
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	49,231 59
" reinsurance	234 50
" other expenses	502 53
Total Expenditure	$58,932 98

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$17,977,189 00
Less reinsurance	23,555 00
Net amount of risks at 31st December, 1927	$17,953,634 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	6,801	$16,060,964 00
Policies taken during 1927	2,696	6,854,365 00
Gross number and amount in force during 1927	9,497	$22,915,329 00
Less expired and cancelled in 1927	2,155	4,938,140 00
Net risks in force 31st December, 1927	7,342	$17,977,189 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Lanark County, 5%	$9,478 39	....

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NAPANEE
Commenced Business 17th August, 1876

OFFICERS AND DIRECTORS (1928)

Officers.—President, A. C. Parks; Vice-President, Albert Hartman; Secretary-Treasurer, W. R. Lott, Napanee.

Directors.—A. C. Parks, Napanee; Albert Hartman, Odessa; J. C. Hudgins, Selby; M. N. Empey, Napanee; C. A. Baker, Moscow; R. Wright, Bath.

Auditors.—S. C. S. McKim, Napanee; Wm. M. Sills, Napanee.

Unassessed Premium Note Capital, $94,572.18

Statement for the Year Ending 31st December, 1927

Assets

Cash on hand at Head Office	$166 32	
" deposit in Royal Bank, Napanee	8,589 12	
" deposit in Montreal Bank, Napanee	261 19	
		$9,016 63
Amount unpaid instalments of 1927		561 55
" of prior instalments or fixed payments (not extended), $145.25.		
" of premium notes in force, after deducting all payments thereon and assessments levied	$94,572 18	
Less residue of notes given for reinsurance	3,899 05	
		90,673 13
Total Assets		$100,251 31

Liabilities

Unearned cash payments	$2,946 15

Receipts

Cash balance at 31st December, 1926 (not extended), $5,207.33.	
Cash received as instalments and cash payments of 1927	$12,149 17
" instalments of prior years	615 70
" interest	133 85
" all other	203 24
Total receipts	$13,101 96

Expenditure

Expenses of management:	
Commissions, $1,808.43; fuel and light, $15.00; investigation of claims, $35.10; assessment and fees, $24.10; Fire Marshal tax, $39.76; travelling expenses, $7.00; taxes, $165.13; rent, $23.00; salaries and fees, $1,210.75; printing, postage, etc., $135.74; other expenses, $18.70	$3,482 71
Miscellaneous payments:	
Cash paid for losses	5,072 52
" reinsurance	497 25
" rebate	240 18
Total Expenditure	$9,292 66

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$3,495,160 00
Less reinsurance	185,670 00
Net amount of risks at 31st December, 1927	$3,309,490 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,292	$3,233,190 00
Policies new and renewed during 1927	497	1,285,750 00
Gross number and amount in force during 1927	1,789	$4,518,940 00
Less expired and cancelled in 1927	425	1,023,780 00
Net risks in force 31st December, 1927	1,364	$3,495,160 00

LOBO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLDSTREAM

Commenced Business 11th August, 1882

OFFICERS AND DIRECTORS (1928)

Officers.—President, J. S. Douglas; Vice-President, Jno. McGugan; Secretary-Treasurer; A. E. McKay, Ilderton.

Directors.—J. S. Douglas, Strathroy; John McGugan, Denfield; John Oliver, Denfield; Wm. Hodgson, Ilderton; J. N. Atkin, Strathroy; A. McInroy, Ilderton; A. Ferguson, Komoka; T. G. Turnbull, Komoka; Jas. D. Campbell, Ilderton.

Auditors.—Jas. F. Campbell, Ilderton; F. G. Hughes, Denfield.

Unassessed Premium Note Capital, $75,121.27

Statement for the Year Ending 31st December, 1927

Assets

Bonds and debentures. (*See Schedule "C"*)		$28,200 00
Cash on hand	$9 17	
Cash in Bank of Montreal, London	1,190 79	
		1,199 96
Amount unpaid of instalments, 1927		19 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$75,121 27	
Less residue of notes given for reinsurance	255 60	
		74,865 67
Total Assets		$104,285 43

Liabilities

Unearned cash payments	$6,827 92

Receipts

Cash balance at 31st December, 1926 (not extended), $2,075.08.	
Cash received as instalments and cash payments of 1927	$6,528 01
" interest	1,706 11
" all other	1 00
" from investments (not extended), $3,000.00.	
Total Receipts	$8,235 12

Expenditure

Expenses of management:	
Commissions, $434.75; investigation of claims, $44.40; interest, $45.30; assessment and fees, $23.26; Fire Marshal tax, $24.71; taxes, $84.14; salaries and fees, $570.65; printing, postage, etc., $158.36; other expenses, $135.80	$1,521 37
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	8,136 52
" reinsurance	63 90
" rebate	168 65
" for investments (not extended), $2,200.00.	
Total Expenditure	$9,890 44

Currency of Risks

Amount covered by Policies in force 31st December, 1927

Mutual	$3,144,185 00
Less reinsurance	10,650 00
Net amount at risk at 31st December, 1927	$3,133,535 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	923	$3,037,575 00
Policies new and renewed during 1927	345	1,077,275 00
Gross number and amount in force during 1927	1,268	$4,114,850 00
Less expired and cancelled in 1927	335	970,465 00
Net risks in force 31st December, 1927	933	$3,144,385 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Premier Trust, 1931, 5½%	$2,000 00	....
Huron & Erie, 1929-31, 5½%	4,200 00	....
Ontario Loan, 1928, 5½%	5,000 00	....
Dominion of Canada Victory Loan, 1934, 5½%	3,000 00	....
Canada Trust Co., 1929, 5½%	2,000 00	....
Dominion of Canada Loan, 1943, 5%	6,000 00	....
Dominion of Canada Loan, 1934, 5½%	2,000 00	....
Province of Ontario, 1935, 6%	2,000 00	....
City of Toronto, 1931, 6%	2,000 00	....
	$28,200 00	....

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ARVA

Also known as St. Johns

Commenced Business 27th May, 1882

OFFICERS AND DIRECTORS (1928)

Officers.—President, H. McGuffin; Vice-President, R. Dengate; Secretary-Treasurer, Alfred T. Pattison, Denfield.

Directors.—H. McGuffin, London; W. C. Hodgins, Denfield; R. S. Douglas, Ilderton; R. Dengate, Ealing; C. H. Perkin, Ettrick; J. C. Gray, Komoka; E. Braithwaite, Denfield; H. Needham, Ilderton; Thos. Foster, London, Ont.

Auditors.—James Smibert, Ettrick; J. E. Johnston, Ettrick.

Unassessed Premium Note Capital, $107,205.07

Statement for the Year Ending 31st December, 1927

Assets

Municipal debentures and Canada War Loan bonds. (*See Schedule "C"*)		$37,738 50
Amount of cash at Head Office	$23 07	
Cash in Bank of Montreal, London	3,234 26	
" Standard Bank, London	2,061 74	
		5,319 07
Amount unpaid assessments of 1927		355 05
" of premium notes in force, after deducting all payments thereon and assessments levied	$107,205 07	
Less residue for reinsurance	206 40	
		106,998 67
Amount of interest due and accrued		390 85
Total Assets		$150,802 14

Liabilities

Unearned cash payments	$9,957 40
All other liabilities	252 00
Total Liabilities	$10,209 40

Receipts

Cash balance at 31st December, 1926 (not extended), $3,917.25.

Cash received as instalments and cash payments, 1927	$9,132 39
" instalments of prior years	297 25
" interest	2,387 29
Total Receipts	$11,816 93

Expenditure

Expenses of management:

Commissions, $591.00; investigation of claims, $92.00; assessment and fees, $30.38; Fire Marshal tax, $35.02; travelling expenses, $34.00; rent, $158.75; salaries and fees, $731.00; printing, postage, etc., $101.82; other expenses, $74.00	$1,847 97

Miscellaneous payments:

Cash paid for losses which occurred in 1927	8,058 88
" reinsurance	51 60
" rebate	426 10
" other expenses	31 30
Total Expenditure	$10,415 85

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$4,947,310 00
Less reinsurance	8,600 00
	$4,938,710 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,499	$4,732,885 00
Policies new and renewed during 1927	522	1,594,015 00
Gross number and amount in force during 1927	2,021	$6,326,900 00
Less expired and cancelled in 1927	488	1,379,590 00
Net risks in force 31st December, 1927	1,533	$4,947,310 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
City of London Debentures, 1930-31, 6%	$15,000 00	$15,000 00
City of London Debentures, 1927, 5%	5,000 00	5,000 00
Ontario Loan and Debenture, 1928, 5%	10,000 00	10,000 00
Huron & Erie Mortgage Corporation, 1931, 5%	5,000 00	5,000 00
	$35,000 00	$35,000 00

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PARKHILL, ONT.

Commenced Business 2nd May, 1877

OFFICERS AND DIRECTORS (1928)

Officers.—President, Jno. Robinson; Vice-President, Albert E. Taylor; Secretary-Treasurer, W. T. Amos, Parkhill.

Directors.—Jno. Robinson, Ailsa Craig; Albert E. Taylor, Parkhill; Wes. Maguire, Clandeboye; Wm. E. Lee, Clandeboye; Eldon Steeper, Parkhill; Thos. A. Glendinning, Parkhill; Earl Furtney, Parkhill; Duncan Drummond, Ailsa Craig; J. L. Amos, Ailsa Craig.

Auditors.—Jno. Nichol, Parkhill; W. S. Patterson, Ailsa Craig.

Unassessed Premium Note Capital, $31,544.70

Statement for the Year Ending 31st December, 1927

Assets

Amount of trust company bonds. (*See Schedule "C"*)		$18,500 00
'' cash at Head Office	$377 33	
'' cash deposit at Bank of Commerce, Parkhill	1,366 07	
'' cash deposit at Bank of Montreal, Ailsa Craig	1,130 39	
		2,873 79
'' unpaid instalments of 1927		180 00
'' unpaid instalments of prior years (not extended), $106.50.		
'' premium notes in force, after deducting all payments thereon and assessments levied	$31,544 70	
Less residue of premium notes given by Company for reinsurance	566 75	
		30,977 95
Total Assets		$52,531 74

Liabilities

Unearned cash premiums	$3,476 98

Receipts

Cash balance at 31st December, 1926 (not extended), $1,954.84.

Cash received as instalments and cash payments of 1927	$3,380 80
" instalments of prior years	437 25
" interest	980 82
Total Receipts	$4,798 87

Expenditure

Expenses of management:	
Commissions, $108.50; investigation of claims, $24.00; assessment and fees, $15.59; Fire Marshal tax, $10.33; taxes, $37.52; salaries and fees, $455.90; printing, postage, etc., $153.90; other expenses, $21.19	$826 93
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	727 22
" reinsurance	58 25
" rebate	267 52
" investments (not extended), $2,000.00.	
Total Expenditure	$1,879 92

Currency of Risks

Amount covered by Policies in force 31st December, 1927

Mutual	$1,365,770 00
Reinsurance	22,200 00
Net risks actually carried by Company at 31st December, 1927	$1,343,570 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	568	$1,283,035 00
Policies new and renewed during 1927	221	584,435 00
Gross number and amount in force during 1927	789	$1,867,470 00
Less expired and cancelled in 1927	205	501,700 00
Net risks in force 31st December, 1927	584	$1,365,770 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Canada Trust Co., 1928-32, 5% to 5½%	$16,500 00	$16,500 00
Huron & Erie Mortgage Corporation, 1932, 5%	2,000 00	2,000 00
	$18,500 00	$18,500 00

McKILLOP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SEAFORTH, ONT.

Commenced Business 26th May, 1876

OFFICERS AND DIRECTORS (1928)

Officers.—President, James Evans; Vice-President, James Connolly; Secretary-Treasurer, D. F. McGregor, Seaforth.

Directors.—James Evans, Seaforth; James Connolly, Goderich; Wm. Rinn, Seaforth; Jno. Bennewies, Bonholm; Robt. Ferris, Blyth; Geo. R. McCartney, Seaforth; Alex. Broadfoot, Seaforth; Murray Gibson, Brucefield; Jas. Sholdice, Walton.

Auditors.—Thos. Moylan, Seaforth; James Kerr, Seaforth.

Unassessed Premium Note Capital, $228,423.85

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds. (*See Schedule "C"*)		$10,000 00
Cash on hand at Head Office	$1,802 46	
Cash in Canadian Bank of Commerce, Seaforth	8,696 05	
		10,498 51
Amount of unpaid instalments of 1927		2,244 10
" unpaid instalments of previous years (not extended), $301.35.		
" premium notes in force, after deducting all payments thereon and assessments levied	$228,423 85	
Less residue of premium notes given for reinsurance	1,705 75	
		226,718 10
Interest due and accrued		309 71
Total Assets		$249,770 42

Liabilities

Amount of losses adjusted	$9,959 60
All other liabilities	203 64
Total Liabilities	$10,163 24

Receipts

Cash balance at 31st December, 1926 (not extended), $21,375.50.	
Cash received as instalments of 1927	$13,746 06
" instalments of prior years	1,094 15
" interest	291 57
" agents' balances	1,165 60
Total Receipts	$16,297 38

Expenditure

Expenses of management:	
Commissions, $1,145.34; investigation of claims, $99.35; assessment and fees, $42.85; Fire Marshal tax, $65.66; travelling expenses, $15.00; taxes, $208.64; rent, $25.00; salaries and fees, $980.30; printing, postage, etc., $337.55; other expenses, $97.68	$3,017 37
Miscellaneous payments:	
Cash paid for losses	13,658 96
" reinsurance	48 70
" rebate	449 34
" investments (not extended), $10,000.00.	
Total Expenditure	$17,174 37

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$7,961,355 00
Reinsurance	54,460 00
Net risks 31st December, 1927	$7,906,895 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	2,545	$7,571,282 00
Policies new and renewed during 1927	772	2,423,930 00
Gross number and amount in force during 1927	3,317	$9,995,212 00
Less expired and cancelled in 1927	710	2,033,857 00
Net risks in force 31st December, 1927	2,607	$7,961,355 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Huron & Erie Mortgage Corporation Debentures. 1932, 4½ and 4¾%	$10,000 00	$10,000 00

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLUMBUS

Commenced Business 19th August, 1895

OFFICERS AND DIRECTORS (1928)

Officers.—President, Hon. Wm. Smith; Vice-President, Noah Burkholder; Secretary, P. G. Purvis, Columbus; Treasurer, Samson Roberts, Columbus.

Directors.—Hon. Wm. Smith, Columbus; Noah Burkholder, Pickering; Peter Christie, Manchester; I. T. Chapman, Orono; J. H. Devitt, Burketon; Thos. Graham, Port Perry; D. M. Morgan, Claremont; G. B. Mothersill, Oshawa; Wm. Ratcliffe, Brooklin; Samuel Snowden, Bowmanville; J. J. Smith, Enniskillen; H. E. Webster, Whitby.

Auditors.—Frank Wilcoxson, Oshawa; H. L. Pascoe, Columbus.

Unassessed Premium Note Capital, $303,031.70

Statement for the Year Ending 31st December, 1927

Assets

Cash value of mortgages on real estate		$4,250 00
Municipal debentures. (*See Schedule "C"*)		40,435 09
Cash in Standard Bank, Oshawa		12,265 43
Amount of unpaid instalments, 1927		3,525 60
" unpaid instalments, prior years (not extended), $84.85.		
" premium notes in force, after deducting all payments thereon and assessments levied	$303,031 70	
Less residue of premium notes given for reinsurance	26,535 70	
		276,496 00
Interest accrued		797 75
Total Assets		$337,769 87

Liabilities

Unearned cash payments	$44,990 83

Receipts

Cash balance at 31st December, 1926 (not extended), $11,143.06.	
Cash received as instalments and cash payments, 1927	$47,475 55
" instalments of prior years	2,402 20
" interest during 1927	2,394 04
" reinsurance on losses	11,774 87
" from other sources	81 55
" from matured investments (not extended), $775.89.	
Total Receipts	$64,128 21

Expenditure

Expenses of management:	
Commissions, $4,843.00; investigation of claims, $207.00; assessment and fees, $65.26; Fire Marshal tax, $123.01; travelling expenses, $75.00; taxes, $379.07; rent, $18.00; salaries and fees, $3,379.40; printing, postage, etc., $347.57; other expenses, $132.75	$9,570 06
Miscellaneous payments:	
Cash paid for losses	42,617 59
" reinsurance	2,677 65
" rebate	967 78
" other expenses	774 93
" investments (not extended), $7,173.72.	
Total Expenditure	$56,608 01

Currency of Risks

Amount covered by Policies in force 31st December, 1927

		Three years
Mutual		$14,204,903 00
Reinsurance:		
Mutual System	$929,415 00	
Cash System	8,000 00	
		937,415 00
Net risks carried at 31st December, 1927		$13,267,488 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	5,148	$12,674,580 00
Policies new and renewed during 1927	2,272	5,831,618 00
Gross number and amount in force during 1927	7,420	$18,506,198 00
Less expired and cancelled in 1927	1,859	4,301,295 00
Net risks in force 31st December, 1927	5,561	$14,204,903 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
East Whitby Debentures, yearly, 5%	$3,511 37	$3,511 37
Township of Scarboro Debentures, 1949-50, 5%	5,000 00	5,000 00
Township of York Debentures, 1945, 5%	10,000 00	10,000 00
City of St. Catharines Debentures, 1936, 5%	7,000 00	7,000 00
Town of Weston Debentures, 1938,-42 5%	10,000 00	10,000 00
City of Oshawa Debentures, 1928, 6%	2,000 00	2,000 00
East Whitby Debentures, 1928-39, 6%	2,923 72	2,923 72
	$40,435 09	$40,435 09

NICHOL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FERGUS

Commenced Business 1st May, 1860

OFFICERS AND DIRECTORS (1928)

Officers.—President, M. Heffernan; Vice-President, Albert McLelland; Secretary-Treasurer, Jas. Beattie.

Directors.—M. Heffernan, Arthur, Ont.; Albert McLelland, Belwood; Job Ransom, Fergus; W. J. Fasken, Elora; W. L. Deans, Fergus; W. L. Ham, Fergus.

Auditors.—Peter Perry, Fergus; Jas. Cormie, Elora.

Unassessed Premium Note Capital, $149,626.48

Statement for the Year Ending 31st December, 1927

Assets

Cash at Head Office	$18 43	
Cash in Imperial Bank, Fergus	668 32	
" Royal Bank, Fergus	180 31	
		$867 06
Amount of unpaid instalments, 1927		866 90
" unpaid instalments, prior years (not extended), $214.44.		
" premium notes in force, after deducting all payments thereon and assessments levied	$149,626 48	
Less reinsurance	3,231 71	
		146,394 77
Total Assets		$148,128 73

Liabilities

Amount of losses adjusted	$6,400 00
" unearned cash payments	1,918 80
Total Liabilities	$8,318 80

Receipts

Cash balance at 31st December, 1926 (not extended), $2,490.68.	
Cash received as instalments and cash payments, 1927	$18,099 38
" instalments of prior years	847 04
" for interest	165 32
" from all other sources	7 33
Total Receipts	$19,119 07

Expenditure

Expenses of management:	
Commissions, $1,530.32; fuel and light, $100.00; investigation of claims, $208.70; assessment and fees, $39.93; Fire Marshal tax, $56.88; travelling expenses, $30.00; taxes, $170.64; rent, $150.00; salaries and fees, $1,777.05; printing, postage, etc., $316.97; other expenses, $23.00	$4,403 49
Miscellaneous payments:	
Cash paid for losses	15,768 66
" reinsurance	334 62
" rebate	235 92
Total Expenditure	$20,742 69

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual system	$7,117,164 00
Reinsurance	183,000 00
Total	$6,934,164 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	2,152	$6,865,704 00
Policies new and renewed during 1927	659	2,093,785 00
Gross number and amount in force during 1927	2,811	$8,959,489 00
Less expired and cancelled in 1927	600	1,842,325 00
Net risks in force 31st December, 1927	2,211	$7,117,164 00

NISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KINTORE

Commenced Business 25th May, 1878

OFFICERS AND DIRECTORS (1928)

Officers.—President, W. C. Vining; Vice-President, Jas. Warring; Secretary, E. J. Pearson, Kintore; Treasurer, Jas. H. Davis, Belton.

Directors.—Wm. C. Vining, Belton; Jas. Warring, Ingersoll; Geo. A. Munroe, Embro; A. George, Dorchester; Ray S. Piett, Embro; F. G. Seaton, Lakeside; Harvey Henderson Thamesford; Stanley Dunn, Ingersoll; E. J. Gleason, Lakeside.

Auditors.—W. W. Day, Thamesford; Jno. A. McKay, Belton.

Unassessed Premium Note Capital, $173,241.43

Statement for the Year Ending 31st December, 1927

Assets

Bonds and debentures. (*See Schedule "C"*)		$30,000 00
Cash on hand at Head Office	$22 85	
Amount of cash in Royal Bank, Thamesford	4,282 02	
" " *Home Bank, estimated value	100 00	
" " Montreal Bank, St. Mary's	6,870 39	
" " Canada Permanent Mortgage Co	15,375 00	
		26,650 26
Amount of unpaid assessments levied in 1927		65 25
" unpaid assessments levied prior to 1927 (not extended), $486.15.		
" premium notes in force, after deducting all payments thereon and assessments levied	$173,241 43	
Less residue of premium notes given for reinsurance	5,047 25	
		168,194 18
Interest		434 29
Total Assets		$225,343 98

Liabilities

Amount of losses adjusted	$1,605 00
Unearned cash payments	4,810 01
All other liabilities	203 58
Total Liabilities	$6,618 59

Receipts

Cash balance at 31st December, 1926 (not extended), $9,649.31.	
Cash received as instalments of 1927	$27,644 48
" instalments prior to 1927	117 85
" assessments levied before 1927	879 82
" interest	2,202 69
" reinsurance on losses	28 00
" other sources	106 34
Total Receipts	$30,979 18

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*In Liquidation.

Expenditure

Expenses of management:	
Commissions, $1,108.87; investigation of claims, $102.00; assessment and fees, $55.64; Fire Marshal tax, $103.92; travelling expenses, $39.70; taxes, $316.77; rent, $52.80; salaries and fees, $1,279.60; printing, postage, etc., $349.73; other expenses, $87.07	$3,496 10
Miscellaneous payments:	
Amount paid for losses which occurred during 1927	8,452 76
" reinsurance	468 32
" rebate	411 65
Total Expenditure	$12,828 83

*In liquidation.

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$10,317,424 00
Reinsurance	242,439 00
Net risks at 31st December, 1927	$10,074,985 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	2,309	$10,468,762 00
Policies new and renewed during 1927	748	3,558,187 00
Gross number and amount in force during 1927	3,057	$14,026,949 00
Less expired and cancelled in 1927	790	3,709,525 00
Net risks in force 31st December, 1927	2,267	$10,317,424 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Huron & Erie Mortgage Corporation, 1930-31, 5%	$30,000 00	$30,000 00

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SIMCOE

Commenced Business 30th January, 1882

OFFICERS AND DIRECTORS (1928)

Officers.—President, Frank Shearer; Vice-President, J. A. Martin; Secretary-Treasurer, N. S. Boughner, Simcoe.

Directors.—Frank Shearer, Simcoe; J. A. Martin, St. Williams; Wilson Porter, Port Dover; Theo. Cunningham, Windham Centre; W. A. Bowyer, Simcoe; W. Collings, Langton; Wm. Hetherington, Glen Meyer; Nelson Clement, Vanessa; T. B. McKim, Lynedoch; R. Williams, Fair Ground; A. Wilkinson, Courtland; D. N. Culver, Simcoe.

Auditors.—H. H. Schuyler, Simcoe; J. J. Gilbertson, Simcoe.

Unassessed Premium Note Capital, $119,729.43

Statement for the Year Ending 31st December, 1927

Assets

Cash on hand at Head Office	$387 34	
Cash in Montreal Bank, Simcoe	615 02	
" Standard Bank, Port Dover	59 99	
" Standard Bank, St. Williams	58 15	
" Standard Bank, Port Rowan	53 90	
" Montreal Bank, Courtland	170 17	
		$1,344 57
Amount of unpaid instalments of 1927		198 15
" unpaid instalments of prior years (not extended), $884.77.		
" of premium notes in force, after deducting all payments thereon and assessments levied	$119,729 43	
Less premium notes for reinsurance	3,568 77	
		116,160 66
Total Assets		$117,703 38

Liabilities

Amount of bills payable	$3,000 00
" interest	9 38
" unearned cash payments	629 50
Total Liabilities	$3,638 88

Receipts

Cash balance at 31st December, 1926 (not extended), $362.60.

Cash received as instalments and cash payments of 1927	$14,474 24
" instalments of prior years	231 30
" from interest	13 10
" borrowed	4,000 00
" all other	188 30
" as realization on investments (not extended), $983.00.	
Total Receipts	$18,906 94

Expenditure

Expenses of management:	
Commissions, $1,887.63; fuel and light, $103.23; investigation of claims, $77.50; interest, $58.15; assessment and fees, $27.37; Fire Marshal tax, $42.75; travelling expenses, $22.50; taxes, $187.81; rent, $363.00; salaries and fees, $1,130.50; printing, postage, etc., $408.63; other expenses, $110.17	$4,419 24
Miscellaneous payments:	
Cash paid for losses	12,859 97
" reinsurance	446 42
" rebate	182 34
" repayment of loans	1,000 00
Total Expenditure	$18,907 97

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$4,289,648 00
Less reinsurance	134,782 00
Net risks at 31st December, 1927	$4,154,866 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,664	$3,984,279 00
Policies new and renewed during 1927	501	1,273,955 00
Gross number and amount in force during 1927	2,165	$5,258,234 00
Less expired and cancelled in 1927	431	968,586 00
Net risks in force 31st December, 1927	1,734	$4,289,648 00

NORTH KENT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DRESDEN

Commenced Business 31st May, 1910

OFFICERS AND DIRECTORS (1928)

Officers.—President, Robt. Forsythe; Vice-President, E. L. Moore; Secretary-Treasurer, Walter S. Holmes, Dresden.

Directors.—Robt. Forsythe, Turnerville; E. L. Moore, Thamesville; J. B. Clapp, Turnerville; J. B. McDowell, Thamesville; Irwin Bedford, Dresden; J. E. Richardson, Wallaceburg; Simon Smith, Wallaceburg; Leamon Shaw, Turnerville; C. E. Bodkin, Thamesville.

Auditors.—J. C. Harris, Dresden; M. S. Blackburn, Dresden.

Unassessed Premium Note Capital, $154,143.74

Statement for the Year Ending 31st December, 1927

Assets

Cash in Montreal Bank, Thamesville	$1,568 19	
" Canadian Bank of Commerce, Dresden	12,164 25	
" Montreal Bank, Wallaceburg	54 08	
		$13,786 52
Amount of unpaid instalments of 1927		1,087 65
" unpaid assessments, 1927		31 14
" premium notes, after deducting all payments thereon and assessments levied	$154,143 74	
Less reinsurance	389 27	
		153,754 47
Total Assets		$168,659 78

Liabilities

Unearned cash payments	$5,823 55

Receipts

Cash balance at 31st December, 1926 (not extended), $5,631.11.

Cash received by Company as instalments due in 1927	$14,201 10
" by Company as instalments in prior years	246 85
" for interest	194 92
" other receipts	15 00
Total Receipts	$14,657 87

Expenditure

Expenses of management, Commissions, $569.25; investigation of claims, $49.15; assessment and fees, $81.13; Fire Marshal tax, $147.52; rent, $22.00; salaries and fees, $905.90; printing, postage, etc., $142.77; other expenses, $49.00	$1,966 72
Miscellaneous payments:	
Cash paid for losses	4,296 09
" reinsurance	28 80
" rebates	210 85
Total Expenditure	$6,502 46

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$5,200,168 00
Reinsurance	17,366 00
Net risks in force at 31st December, 1927	$5,182,802 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,733	$4,876,585 00
Policies new and renewed during 1927	696	1,950,333 00
Gross number and amount in force during 1927	2,429	$6,826,918 00
Less expired and cancelled in 1927	594	1,626,750 00
Net risks in force at 31st December, 1927	1,835	$5,200,168 00

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ONEIDA

Commenced Business 27th March, 1875

OFFICERS AND DIRECTORS (1928)

Officers.—President, David Smith; Vice-President, R. E. King; Secretary-Treasurer, Knud. Wodskon, Hagersville;

Directors.—David Smith, Hagersville; R. E. King, Cayuga; Geo. Wharton, Cayuga; E. S. Peart, Caledonia; Jas. Downey, Caledonia; Allen Anderson, Caledonia.

Auditors.—Gerald Fagan, Caledonia; A. Laidlaw, Hagersville.

Unassessed Premium Note Capital, $46,753.77

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds. (*See Schedule "C"*)		$7,064 75
Cash in Standard Bank, Caledonia	$664 95	
" Bank of Commerce, Hagersville	409 69	
" Royal Bank, Hagersville	468 94	
		1,543 58
Amount of unpaid instalments of 1927		188 52
" premium notes in force after deducting all payments thereon and assessments levied	$46,753 77	
Less residue of premium notes given for reinsurance	2,849 10	
		33,904 67
Total Assets		$42,701 52

Liabilities

Unearned cash payments	$1,243 72

Receipts

Cash balance at 31st December, 1926 (not extended), $5,224.68.	
Cash received as instalments and cash payments in 1927	$4,799 72
" instalments in prior years	36 82
" assessments in 1927	288 00
" assessments in prior years	76 29
" interest	215 14
Total Receipts	$5,415 97

Expenditure

Expenses of management:	
Assessment and fees, $16.68; Fire Marshal tax, $16.65; travelling expenses, $48.00; taxes, $42.89; salaries and fees, $597.20; printing, postage, etc., $93.36; other expenses, $34.00	$848 78
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	4,331 99
" reinsurance	328 00
" rebates	88 30
" investments (not extended), $3,500.00.	
Total Expenditure	$5,597 07

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$1,915,578 00
Less reinsurance	129,550 00
Net risks at 31st December, 1927	$1,786,028 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	463	$1,728,353 00
Policies new and renewed during 1927	178	669,293 00
Gross number and amount in force during 1927	641	$2 397,646 00
Less expired and cancelled in 1927	118	482,068 00
Net risks in force 31st December, 1927	523	$1,915,578 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Dominion of Canada, 1943, 5%	$3,500 00	$3,564 25
Huron & Erie Mortgage Corporation, 4¾%	3,500 00	3,500 00
	$7,000 00	$7,064 25

ONTARIO THRESHERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, CHATHAM, ONT.

Commenced Business 18th July, 1922

OFFICERS AND DIRECTORS (1928)

Officers.—President, J. M. Houston; Vice-President, E. S. Down; Secretary-Treasurer, Ethel F. Sandison, Chatham.

Directors.—J. M. Houston, Chatham; E. S. Down, Shedden; Byrell Harris, Chatham; William Ford, Staples; Chester Armstrong, Alvinston; J. Cushman, London; Samuel Oaks, Strathroy; Wm. Chapman, Denfield; Alfred Early, Morpeth; Byron Elliott, Northwood; John Price, Belle River; R. D. Bodkin, Croton.

Auditor.—W. R. Landon, Chatham.

Unassessed Premium Note Capital, $21,002.45

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds. (*See Schedule "C"*)		$1,000 00
Cash on hand	$68 00	
Cash in Standard Bank, Chatham	2,910 65	
		2,978 65
Unpaid instalments, 1927		573 25
Prior instalments (not extended), $647.84.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		21,002 45
" unpaid assessments levied in prior years (not extended), $480.02.		
Total Assets		$25,554 35

Liabilities—None

Receipts

Cash balance 31st December, 1926 (not extended), $3,850.69.	
Cash received as instalments of 1927	$6,595 80
" as instalments of prior years	571 21
" for assessments levied in prior years	30 96
" as interest	135 01
" all other	42 26
" borrowed money	200 00
" from investments (not extended), $1,000.00.	
Total Receipts	$7,575 24

Expenditure

Expenses of management:	
Commissions, $208.00; Division Court costs, $61.66; law costs, $128.00; investigation of claims, $89.30; assessment and fees, $11.32; Fire Marshal tax, $24.77; travelling expenses, $943.95; taxes, $87.14; rent, $144.00; salaries and fees, $1,731.00; printing, postage, etc., $242.74; other expenses, $121.05	$3,792 93
Miscellaneous payments:	
Cash paid for losses	3,451 35
" rebate	3 00
" repayment of loans	200 00
Total Expenditure	$7,447 28

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	One year
Mutual	$281,685 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	394	$302,050 00
Policies new and renewed during 1927	380	281,685 00
Gross number and amount in force during 1927	774	$583,735 00
Less expired and cancelled in 1927	394	302,050 00
Net risks in force 31st December, 1927	380	$281,685 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
City of Windsor Debenture, 1929, 5%	$1,000 00	$1,000 00

OSGOODE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KENMORE

Commenced Business 1st February, 1914

OFFICERS AND DIRECTORS (1928)

Officers.—President, A. G. E. Robertson; Vice-President, H. S. Latimer; Secretary-Treasurer, R. McLachlan, Kenmore.

Directors.—A. G. E. Robertson, Metcalfe; H. S. Latimer, Metcalfe; J. M. Boland, Russell; P. A. McGregor, Russell; R. S. Hill, Vernon; J. H. Cumming, Ormond.

Auditors.—A. D. MacTavish, Kenmore; D. McLaren, Kenmore.

Unassessed Premium Note Capital, $106,270.90

Statement for the Year Ending 31st December, 1927

Assets

Cash in Bank of Nova Scotia, Russell	$2,324 00	
" Royal Bank, Metcalfe, Ont	3,922 67	
		$6,246 67
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$106,270 90	
Less residue of premium notes given for reinsurance	8,560 06	
		97,710 84
Total Assets		$103,957 51

Liabilities

Unearned cash payments	$6,778 41

Receipts

Cash balance at 31st December, 1926 (not extended), $2,368.90.	
Cash received as instalments and cash payments, of 1927	$8,519 58
" reinsurance on losses	19 00
" interest	88 52
" all other	14 34
Total Receipts	$8,641 44

Expenditure

Expenses of management:	
Commissions, $292.45; investigation of claims, $35.40; assessment and fees, $20.58; Fire Marshal tax, $21.46; travelling expenses, $15.75; taxes, $60.30; rent, $57.00; salaries and fees, $780.50; printing, postage, etc., $430.97; other expenses, $5.00	$1,719 41
Miscellaneous payments:	
Amount paid for losses which occurred during 1927	1,957 00
" reinsurance	887 20
" rebate	199 13
" all other	217 30
Total Expenditure	$4,980 04

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$2,530,648 00
Reinsurance	96,465 00
Net risks carried at 31st December, 1927	$2,434,183 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	764	$2,426,212 50
Policies new and renewed during 1927	314	990,002 00
Gross number and amount in force during 1927	1,078	$3,416,214 50
Less expired and cancelled in 1927	252	885,566 50
Net risks in force 31st December, 1927	826	$2,530,648 00

OTTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NORWICH

Commenced Business 13th August, 1888

OFFICERS AND DIRECTORS (1928)

Officers.—President, Jas. Rettie; Vice-President, Jas. Carroll; Secretary-Treasurer, T. M. Cayley, Norwich.

Directors.—Jas. Rettie, Burgessville; Jas. Carroll, Norwich; P. Slattery, Woodstock; J. R. Johnson, Springford; A. W. Smith, Scotland; A. W. Eddy, Burford; J. W. Davis, Otterville; H. Schell, Woodstock; K. W. McCurdy, Norwich.

Auditors.—J. McKee, Norwich; F. W. Vardon, Springford.

Unassessed Premium Note Capital, $245,479.30

Statement for the Year Ending 31st December, 1927

Assets

Cash in hand at head office	$125 37	
Cash in Royal Bank, Scotland	939 29	
" Royal Bank, Norwich	3,267 05	
" Montreal Bank, Norwich	3,241 49	
" Bank of Toronto, Burford	912 21	
" Bank of Montreal, Woodstock	1,683 65	
		$10,169 06
Amount of unpaid instalments, fixed payments, 1927		1,402 31
" premium notes in force, after deducting all payments thereon and assessments levied	$245,479 30	
Less residue of premium notes given for reinsurance	20,322 61	
		225,156 69
Total Assets		$236,728 06

Liabilities

Amount of losses adjusted	$904 00
Unearned cash payments	2,219 83
Total Liabilities	$3,123 83

Receipts

Cash balance at 31st December, 1926 (not extended), $6,436.15.

Cash received for application fees	$582 00
" instalments and cash payments of 1927	25,155 16
" fixed assessments of prior years	1,195 85
" interest	225 14
" reinsurance on losses	1,838 40
" all other	47 87
Total Receipts	$29,044 42

Expenditure

Expenses of management:	
Commissions, $1,081.50; investigation of claims, $127.00; interest, $12.50; assessment and fees, $49.41; Fire Marshal tax, $74.34; travelling expenses, $65.50; taxes, $25.60; rent, $60.00; salaries and fees, $1,450.60; printing, postage, etc., $309.10; other expenses, $243.00	$3,498 55
Miscellaneous payments:	
Amount paid for losses which occurred during 1927	18,383 74
" reinsurance	2,743 57
" rebate	585 65
" all other	100 00
Total Expenditure	$25,311 51

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$9,276,515 00
Reinsurance	803,383 00
Net risks carried at 31st December, 1927	$8,473,132 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	2,314	$9,038,744 00
Policies new and renewed during 1927	668	2,626,373 00
Gross number and amount in force during 1927	2,982	$11,665,117 00
Less expired and cancelled in 1927	623	2,388,612 00
Net risks in force 31st December, 1927	2,359	$9,276,505 00

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, EMBRO

Commenced Business 2nd June, 1884

OFFICERS AND DIRECTORS (1928)

Officers.—President, Alex. Smith: Vice-President, J. G. Calder; Secretary-Treasurer, H. W. Sutherland, Embro.

Directors.—Alex. Smith; Embro; J. G. Calder, Thamesford; Jno. Bolton, St. Mary's; John Muterer, Ingersoll; J. F. McDonald, Woodstock; R. A. Matheson, Embro; J. V. McPherson, St. Mary's; Jno. Whaley, Embro; Edwin Parker, Hickson.

Auditors.—E. L. Sutherland, Embro; George McIntosh, Embro.

Unassessed Premium Note Capital, $55,499.36

Statement for the Year Ending 31st December, 1927

Assets

Cash at head office	$1,038 76	
Cash in Royal Bank, Embro	2,740 44	
" Canadian Permanent Mortgage, Woodstock	4,202 50	
		$7,981 70
Amount unpaid instalments for 1927		169 54
" unpaid of assessment of 1927		60 37
" of premium notes in force, after deducting all payments thereon and assessments levied	$55,499 36	
Less residue of premium notes given for reinsurance	11,708 98	
		43,790 38
Interest due and accrued		107 35
Total Assets		$52,109 34

Liabilities

Amount of losses supposed	$2,000 00
Unearned cash payments	1,675 06
Total Liabilities	$3,675 06

Receipts

Cash balance at 31st December, 1926 (not extended), $6,283.31.

Cash received as instalments and cash payments of 1927	$7,663 77
" instalments of prior years	239 88
" assessment during 1927	905 07
" assessment in prior years	135 87
" interest	210 09
" reinsurance on losses	715 00
" all other sources	46 46
Total Receipts	$9,916 14

Expenditure

Expenses of management.	
Commissions, $794.30; investigation of claims, $9.00; assessment and fees, $21.60; Fire Marshal tax, $26.05; travelling expenses, $39.00; taxes, $78.16; rent, $44.00 salaries and fees, $787.40; printing, postage, etc., $71.75; other expenses, $158.85	$2,030 11
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	4,673 50
" reinsurance	1 451 47
" rebates	62 67
Total Expenditure	$8,217 75

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual System	$2,848,732 00
Less reinsurance	553,262 14
Net risks in force at 31st December, 1927	$2,295,469 86

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	777	$2,661,541 00
Policies new and renewed during 1927	292	976,032 00
Gross number and amount in force during 1927	1,069	$3,637,573 00
Less expired and cancelled in 1927	244	788 841 00
Net risks in force 31st December, 1927	825	$2,848,732 00

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRAMPTON

Commenced Business 24th June, 1876

OFFICERS AND DIRECTORS (1928)

Officers.—President, Hy. Walker; Vice-President, Geo. Cameron; Secretary-Treasurer F. J. Thomson, Brampton.

Directors.—Henry Walker, Toronto; Geo. A. Cameron, Alton; J. H. Rutherford, Albion; J. A. Fletcher, Brampton; R. H. Lush, Clarkson; Jno. Gardhouse, Weston; Jas. Laidlaw, Brampton; J. M. Dolson, Brampton; Thos. Bryans, Malton.

Auditors.—W. J. Beatty, Brampton; J. A. McBride, Malton.

Unassessed Premium Note Capital, $607,875.55

Statement for the Year Ending 31st December, 1927

Assets

Cash value of mortgages		$25,700 00
Bonds, etc. (*See Schedule "C"*)		16,000 00
Cash at head office	$73 64	
" in Montreal Bank, Brampton	12,358 03	
" in Dominion Bank, Brampton	11,856 13	
		24,287 80
" in agent's hands		5,501 55
Amount unpaid of instalments of 1927		33 70
" of premium notes in force, after deducting all payments thereon and assessments levied	$607,875 55	
Less residue of premium notes given for reinsurance	39,284 15	
		568,591 40
Interest due and accrued		223 65
Total Assets		$640,338 10

Liabilities

Unearned cash payments	$46,224 00

Receipts

Cash balance at 31st December, 1926 (not extended), $33,181.34.	
Cash received as instalments and cash payments of 1927	$59,313 05
" instalments due prior years	33 55
" for interest	2,630 10
" agents' balances of 1926 received in 1927	2,908 88
" reinsurance on losses	313 50
" from investments (not extended), $1,100.00.	
Total Receipts	$65,199 08

Expenditure

Expenses of management:	
Commissions, $3,870.00; law costs, $27.25; investigation of claims, $569.35; assessment and fees, $91.98; Fire Marshal tax, $170.35; travelling expenses, $18.50; taxes, $618.27; rent, $305.00; salaries and fees, $2,893.30; printing, postage, etc., $516.47; other expenses, $534.68	$9,615 15
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	45,089 86
" reinsurance	5,429 91
" rebate	2,157 70
" investments (not extended), $12,900.	
Total Expenditure	$62,292 62

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$20,883 489 00
Reinsurance	1,451,775 00
Net risks in force 31st December, 1927	$19,431,714 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	5,183	$18,804,852 00
Policies new and renewed during 1927	2,341	8,446,104 00
Gross number and amount in force during 1927	7,524	$27,250,956 00
Less expired and cancelled in 1927	1,762	6,367,467 00
Net risks in force 31st December, 1927	5,762	$20,883,489 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Montreal Debenture Corporation, 1945, 6%	$2,000 00	$2,000 00
Dominion of Canada Victory Bonds, 1934	10 000 00	10,000 00
Dominion of Canada Victory Bonds, 1943	4,000 00	4,000 00
Totals	$16,000 00	$16,000 00

PEEL AND MAYBOROUGH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DRAYTON

Commenced Business 15th July, 1887

OFFICERS AND DIRECTORS (1928)

Officers.—President, Jesse Jack; Vice-President, R. McArthur; Secretary-Treasurer, Jno. Ritch, Drayton.

Directors.—Jesse Jack, Moorefield; R. McArthur, Moorefield; Q. D. Whale, Alma; J. J. Bryan, Amaranth Station; P. J. Cunningham, Rothsay; Jno. C. Dixon, Moorefield; Jas. Kiteley, Listowel; T. B. Farrell, Arthur; Wm. Newstead, Moorefield; R. Cherry, Drayton; Alex. Duff, Drayton; David Murray, Palmerston.

Auditors.—Jas. Grieves, Moorefield; S. C. Whale, Alma.

Unassessed Premium Note Capital, $302,347.14

Statement for the Year Ending 31st December, 1927

Assets

Cash value of real estate		$2,000 00
Cash on hand, Head Office	$255 64	
Cash in Royal Bank, Mount Forest	107 40	
" Royal Bank, Drayton	17,282 58	
" Standard Bank, Orangeville	76 20	
" Bank of Commerce, Orangeville	106 80	
" Bank of Commerce, Moorefield	2,786 45	
" Royal Bank, Arthur	198 85	
" Royal Bank, Grand Valley	135 00	
		20,948 92
Amount unpaid instalments of 1927		2,687 03
" of premium notes in force, after deducting all payments thereon and assessments levied	$302,347 14	
Less residue of premium notes given for reinsurance	5,623 39	
		296,723 75
Total Assets		$322,359 70

Liabilities

Unearned cash payments	$1,593 00

Receipts

Cash balance at 31st December, 1926 (not extended), $6,738.42.

Cash received as instaments, 1927	$33,495 25
" instalments of prior years	2,048 92
" interest	82 50
" all other	12 00
Total Receipts	$35,638 67

Expenditure

Expenses of management:	
Commissions, $2,100.90; law costs, $60.00; fuel and light, $29.26; investigation of claims, $195.55; assessment and fees, $68.22; Fire Marshal tax, $117.17; travelling expenses, $36.00; taxes, $434.72; salaries and fees, $2,064.95; printing, postage, etc., $385.49; other expenses, $78.99	$5,571 25
Miscellaneous payments:	
Cash paid for losses	14,370 10
" reinsurance	1,185 97
" rebate	300 85
Total Expenditure	$21,428 17

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$13,354,345 00
Reinsurance	314,500 00
Net risks 31st December, 1927	$13,039,845 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	3,492	$13,354,490 00
Policies new and renewed during 1927	999	3,826,305 00
Gross number and amount in force during 1927	4,491	$17,180,795 00
Less expired and cancelled in 1927	1,046	3,826,450 00
Net risks in force 31st December, 1927	3,445	$13,354,345 00

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ALFRED

Commenced Business August 5th, 1901

OFFICERS AND DIRECTORS (1928)

Officers.—President, Samuel Parisien; Vice-President, Ulric Daoust; Secretary-Treasurer, B. G. Parisien, Alfred.

Directors.—Samuel Parisien, Alfred; Ulric Daoust, Plantagenet; Delphis Charbonneau, Lefaivre; Victor Bouthillier, Alfred Station; Simon Bertrand, L'Orignal; Isadore Lalonde, Caledonia Springs.

Auditors.—J. D. Preseault, Lefaivre; Arthur Gratton, Alfred.

Unassessed Premium Note Capital, $244,091.72

Statement for the Year Ending 31st December, 1927

Assets

Municipal debentures. (*See Schedule "C"*)		$4,900 00
Cash on hand at Head Office	$349 31	
Cash in Canadienne Nationale, L'Orignal	4 71	
" Royal Bank, Plantagenet	152 23	
" Provincial Bank, Alfred	50 23	
		556 48
Amount agents' balances		673 69
" unpaid instalments of 1927		529 90
" of premium notes in force, after deducting all payments thereon and assessments levied	$244,091 72	
Less residue of premium notes given for reinsurance	22,387 95	
		221,703 77
Total Assets		$228,363 84

Liabilities

Amount of losses adjusted	$495 00
Amount of unearned cash payments	18,459 97
Total Liabilities	$18,954 97

Receipts

Cash balance at 31st December, 1926 (not extended), $4,665.42	
Cash received as instalments and cash payments of 1927	$35,051 48
" instalments due in prior years	155 48
" interest	396 30
" agents' balances	664 93
" from reinsurance on losses	6,401 20
" from all other sources	72 51
" principal of debentures (not extended), $350.00	
Total Receipts	$42,741 90

Expenditure

Expenses of management:	
Commissions, $1,363.01; fuel and light, $12.00; investigation of claims, $302.50; assessment and fees, $53.82; Fire Marshal tax, $95.32; travelling expenses, $25.00; taxes, $297.64; rent, $50.00; salaries and fees, $1,338.00; printing, postage, etc., $494.55; other expenses, $23.00	$4,054 84
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	39,309 82
" reinsurance	3,159 45
" rebates	676 73
Total Expenditure	$47,200 84

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$11,025,340 00
Reinsurance	1,041,300 00
Net risks 31st December, 1927	$9,984,040 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	4,119	$10,052,600 00
Policies new and renewed during 1927	1,599	4,117,520 00
Gross number and amount in force during 1927	5,718	$14,170,120 00
Less expired and cancelled in 1927	1,355	3,144,780 00
Net risks in force 31st December, 1927	4,363	$11,025,340 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Police Village of Alfred Bonds, 1928-41, 6%	$4,900 00	....

PUSLINCH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ABERFOYLE

Commenced Business May, 1859

OFFICERS AND DIRECTORS (1928)

Officers.—President, W. J. Little; Vice-President, W. H. Schultz; Secretary-Treasurer, Thos. Arkell, Arkell, Ont.

Directors.—W. J. Little, Hespeler; W. H. Schultz, Puslinch; H. Gilchrist, Puslinch; Thos. Doyle, Guelph; Alex. Smith, Hespeler; Peter Iles, Arkell; D. A. McLean, Puslinch; Thos. Buchanan, Moffat; Donald Stewart, Puslinch.

Auditors.—Jno. A. Cockburn, Puslinch; D. A. McNaughton, Puslinch.

Unassessed Premium Note Capital, $81,214.12

Statement for the Year Ending 31st December, 1927

Assets

Mortgage loans		$1,125 70
Cash on hand, Head Office	$427 94	
" deposit in Bank of Commerce, Guelph	1,390 28	
" deposit in Bank of Toronto, Morrison	2,493 18	
		4,311 40
Amount unpaid instalments of 1927		965 02
" of premium notes in force, after deducting all payments thereon and assessments levied		81,214 12
Total Assets		$87,616 24

Liabilities

Unearned cash payments	$6,092 94

Receipts

Cash balance at 31st December, 1926 (not extended), $4,970.17.

Cash received for fees	$184 00
" as instalments and cash payments of 1927	4,926 70
" instalments prior years	509 05
" interest	249 60
Total Receipts	$5,869 35

Expenditure

Expenses of management:	
Law costs, $20.20; investigation of claims, $38.15; assessment and fees, $18.58; Fire Marshal tax, $20.32; travelling expenses, $6.80; rent, $7.50; salaries and fees, $623.00; printing, postage, etc., $65.65; other expenses, $5.00	$805 20
Miscellaneous payments:	
Amount paid for losses	5,630 67
" rebate	38 39
" all other expenses	53 86
Total Expenditure	$6,528 12

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$1,976,805 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	602	$1,967,680 00
Policies new and renewed during 1927	202	653,400 00
Gross number and amount in force during 1927	804	$2,621,080 00
Less expired and cancelled in 1927	202	644,275 00
Net risks in force 31st December, 1927	602	$1,976,805 00

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ELFRIDA

Commenced Business 30th July, 1880

OFFICERS AND DIRECTORS (1928)

Officers.—President, J. I. Fletcher; Vice-President, C. S. Bird; Secretary-Treasurer, C. I. Stewart, Hannon.

Directors.—J. I. Fletcher, Hannon; C. S. Bird, Hamilton; J. M. Stewart, Grimsby; Francis Ecker, Hannon; A. E. Walker, Bartonville; W. B. Switzer, Binbrook; C. C. Pettit, Fruitland; Alex. Hossack, Ancaster; A. E. Smuck, Glanford.

Auditor.—M. W. Matchett, Winona.

Unassessed Premium Note Capital, $131,461.35

Statement for the Year Ending 31st December, 1927

Assets

Cash value of real estate		$400 00
Bonds and debentures. (*See Schedule "C"*)		23,054 21
Amount of cash on hand at Head Office	$79 89	
Cash in Royal Bank, Hamilton	7,510 89	
		7,590 78
Amount of unpaid instalments levied during 1927		2,116 64
" unpaid instalments levied in prior years (not extended)	$462 95	
" premium notes in force, after deducting all payments thereon	$131,461 35	
Less residue given for reinsurance	4,459 62	
		127,001 73
Total Assets		$160,163 36

Liabilities

Amount of unearned cash payments	$16,776 29

Receipts

Cash balance at 31st December, 1926 (not extended), $12,059.22.	
Cash received for instalments and cash payments of 1927	$15,499 23
" instalments of prior years	956 83
" interest	1,343 40
" all other	35 72
" investments (not extended), $1,333.52.	
Total Receipts	$17,835 18

Expenditure

Expenses of management:	
Commissions, $1,442.00; law costs, $35.00; fuel and light, $11.00; investigation of claims, $145.00; assessment and fees, $35.77; Fire Marshal tax, 57.76; travelling expenses, $92.25; taxes, $179.42; salaries and fees, $1,624.90; printing, postage, etc., $215.20; other expenses, $38.11	$3,876 41
Miscellaneous payments:	
Cash paid for losses	13,467 08
" reinsurance	643 45
" rebate	431 59
Amount paid for purchase of investments (not extended), $5,218.61.	
Total Expenditure	$18,418 53

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$5,941,730 00
Less reinsurance	81,800 00
Net risks actually carried December 31st, 1927	$5,859,930 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,679	$5,827,450 00
Policies new and renewed during 1927	629	2,206,700 00
Gross number and amount in force during 1927	2,308	$8,034,150 00
Less expired and cancelled in 1927	629	2,092,420 00
Net risks in force 31st December, 1927	1,679	$5,941,730 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Dominion of Canada Victory Bonds, 1934, 5½%	$5,000 00	$5,000 00
Saltfleet Township Debentures, 1929-38, 5½% and 6%	5,054 21	5,054 21
City of Hamilton Debentures, 1938, 6%	1,500 00	1,500 00
Huron & Erie Debentures, 1930, 4¾%	2,500 00	2,500 00
Province of Ontario Debentures, 1948, 5%	9,000 00	9,000 00
	$23,054 21	$23,054 21

SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SHEDDEN

Commenced Business 9th September, 1878

OFFICERS AND DIRECTORS (1928)

Officers.—President, D. McGibbon; Vice-President, Jas. R. Gunning; Secretary-Treasurer, John H. Sells, Shedden.

Directors.—D. McGibbon, Shedden; Jas. R. Gunning, Talbotville; A. E. Jones, Port Stanley, Maxwell Hunter, Southwold; Jno. A. Campbell, St. Thomas; Mungo McNabb, Iona Station.

Auditors.—L. K. McCollum, Iona Station; Angus Turner, Shedden.

Unassessed Premium Note Capital, $84,380.68

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds. (*See Schedule "C"*)		$5,000 00
Cash on hand at Head Office	$155 66	
" deposit in Standard Bank, Shedden	3,264 23	
" deposit, Montreal Bank, Lawrence Station	109 06	
" deposit, Montreal Bank, St. Thomas	2,769 43	
" deposit, Huron & Erie, St. Thomas	122 44	
		6,420 82
Amount of unpaid instalments levied during 1927		1,313 81
" unpaid assessments levied during 1927		513 31
" premium notes in force, after deducting all payments thereon and assessments levied	$84,380 68	
Less residue given for reinsurance	5,279 51	
		79,101 17
Total Assets		$92,349 11

Liabilities—None

Receipts

Cash balance at 31st December, 1926 (not extended), $6,276.81.

Cash received as instalments of 1927	$6,780 52
" instalments of prior years	1,514 82
" assessments of 1927	2,368 37
" interest	183 24
Total Receipts	$10,846 95

Expenditure

Expenses of management:	
Commissions, $205.00; interest, $5.88; assessment and fees, $24.08; Fire Marshal tax, $38.02; travelling expenses, $31.50; taxes, $114.06; rent, $12.00; salaries and fees, $726.00; printing, postage, etc., $131.01; other expenses, $11.00	$1,298 55
Miscellaneous payments:	
Amount paid for losses	3,530 93
" reinsurance	655 49
" rebate	217 97
" for investments (not extended), $5,000.00.	
Total Expenditure	$5,702 94

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$3,476,385 00
Reinsurance	219,300 00
Net risks carried at 31st December, 1927	$3,257,085 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	906	$3,229,175 00
Policies new and renewed during 1927	271	928,755 00
Gross number and amount in force during 1927	1,177	$4,157,930 00
Less expired and cancelled in 1927	196	681,545 00
Net risks in force 31st December, 1927	981	$3,476,385 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Huron and Erie Mortgage Corporation, 1930, 4¾%	$3,000 00	$3,000 00
Huron & Erie Mortgage Corporation, 1933, 4½%	2,000 00	2,000 00
	$5,000 00	$5,000 00

SYDENHAM MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, OWEN SOUND

Commenced Business 26th August, 1869

OFFICERS AND DIRECTORS (1928)

Officers.—President, James Gardner; Vice-President, Geo. Binnie; Secretary-Treasurer, Maxwell Telford, Owen Sound.

Directors.—James Gardner, Owen Sound; Geo. Binnie, Priceville; A. C. Patterson, Blantyre; Malcolm Cameron, Owen Sound; A. S. Donald, Tara; James A. Lemon, Balaclava; L. E. Bowes, Meaford; N. McDonald, Owen Sound; Wm. Breen, Owen Sound; James Wilson, Owen Sound; Hugh McKay, Annan; George B. Carnahan, Meaford; Joseph Dobie, Owen Sound; Hon. E. C. Drury, Crownhill; Chas. Lipsett, Annan.

Auditors.—Jas. H. Van Overbeck, Owen Sound; G. D. Fleming, Owen Sound.

Unassessed Premium Note Capital, $794,164.79

Statement for the Year Ending 31st December, 1927

Assets

Cash value of real estate		$8,500 00
Bonds, etc. (*See Schedule "C"*)		30,000 00
Actual cash on hand	$832 36	
Cash in Grey and Bruce Trust and Savings Company and banks	20,647 45	
		21,479 81
Agents' balances		237 77
Amount of unpaid instalments, 1927		1,621 20
" unpaid instalments, 1927 (not extended), $1,245.10.		
" premium notes in force, after deducting all payments thereon and assessments levied	$794,164 79	
Less residue of premium notes given for reinsurance	96,594 31	
		697,570 48
Amount of interest due and accrued		375 00
Total Assets		$759,784 26

Liabilities

Amount of unearned cash payments	$19,462 14

Receipts

Cash balance at 31st December, 1926 (not extended), $8,741.53.	
Cash received as instalments and cash payments of 1927	$99,406 44
" instalments of prior years	1,245 10
" interest	1,749 17
" reinsurance on losses	10,319 51
" agents' balances	2,149 53
" all other	1,028 75
Total Receipts	$115,898 50

Expenditure

Expenses of management:	
Commissions, $5,115.75; Division Court costs, $35.01; fuel and light, $186.86; investigation of claims, $391.51; assessment and fees, $142.03; Fire Marshal tax, $263.01; travelling expenses, $82.00; taxes, $1,026.44; salaries and fees, $3,870.20; printing, postage, etc., $1,250.74; other expenses, $481.06	$12,844 61
Miscellaneous payments:	
Cash paid for losses	76,015 28
" reinsurance	13,288 18
" rebate	441 41
" all other expenses	570 74
Total Expenditure	$103,160 22

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$32,741,092 34
Reinsurance	4,589,002 20
Net risks	$28,152,090 14

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	9,774	$30,285,997 50
Policies new and renewed during 1927	3,554	11,244,014 84
Gross number and amount in force during 1927	13,328	$41,530,012 34
Less expired and cancelled in 1927	2,892	8,788,920 00
Net risks in force at 31st December, 1927	10,436	$32,741,092 34

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Province of Ontario Bonds, 1948, 5%	$30,000 00	$30,000 00

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERFORD

Commenced Business 10th April, 1879

OFFICERS AND DIRECTORS (1928)

Officers.—President, S. C. Kitchen; Vice-President, Wm. E. Mason; Secretary-Treasurer, D. A. Hill, Waterford.

Directors.—S. C. Kitchen, Waterford; Wm. E. Mason, Simcoe; I. Wilcox, Wilsonville; Nelson Hall, Waterford; Elijah Hellyer, Waterford; Geo. J. Boyt, Waterford; C. J. Swanton, Waterford; B. Kellum, Waterford; Geo. H. Hilborn, Wilsonville.

Auditors.—F. W. Cline, Waterford; W. F. Hewitt, Waterford.

Unassessed Premium Note Capital, $83,322.16

Statement for the Year Ending 31st December, 1927

Assets

Bonds, debentures, etc. (*See Schedule "C"*)		$13,832 82
Cash in Montreal Bank, Simcoe	$579 96	
" Bank of Toronto, Waterford	2,454 42	
		3,034 38
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$83,322 16	
Less residue of premiums given for reinsurance	3,189 39	
		80,132 77
Total Assets		$96,999 97

Liabilities

Unearned cash payments	$40 22

Receipts

Cash balance at 31st December, 1926 (not extended), $2,984.30.	
Cash received as instalments of 1927	$10,389 44
" instalments due in prior years	37 34
" interest	532 41
" all other	13 47
" from investments (not extended), $3,404.03.	
Total Receipts	$10,972 66

Expenditure

Expenses of management:	
Commissions, $607.25; investigation of claims, $7.00; assessment and fees, $33.71; Fire Marshal tax, $30.35; travelling expenses, $38.10; taxes, $90.65; salaries and fees, $948.40; printing, postage, etc., $125.24	$1,880 70
Miscellaneous payments:	
Amount paid for losses which occurred during 1927	3,437 62
" reinsurance	401 74
" rebate	150 97
" all other expenses	57 10
" investments (not extended), $8,398.48.	
Total Expenditure	$5,928 13

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$3,337,151 00
Reinsurance	135,121 00
Net risks carried at 31st December, 1927	$3,202,030 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	938	$3,144,779 00
Policies new and renewed during 1927	394	1,269,459 00
Gross number and amount in force during 1927	1,332	$4,414,238 00
Less expired and cancelled in 1927	329	1,077,087 00
Net risks in force 31st December, 1927	1,003	$3,337,151 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
City of Edmonton, 1945, 5½%	$4,000 00	$4,220 00
Village of Waterford, 1928-30, 5%	1,803 83	1,803 83
City of Toronto, 1928, 5¾%	1,000 00	1,002 50
Town of Listowel, 1929, 5½%	269 43	270 78
Town of Sandwich, 1928, 5½%	1,000 00	1,005 00
Town of Ford City, 1928, 5½%	2,759 60	2,772 33
Township of Sandwich, 1928, 5½%	1,000 00	1,005 00
City of Calgary, 1928, 7%	2,000 00	2,025 00
	$13,832 86	$14,104 44

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FARQUHAR

Commenced Business 28th June, 1876

OFFICERS AND DIRECTORS (1928)

Officers.—President, Jas. McKenzie; Vice-President, Simon Dow; Secretary-Treasurer, W. A. Turnbull, Exeter.

Directors.—Jas. McKenzie, Mitchell; John T. Allison, Exeter; Simon Dow, Cromarty; Robt. Norris, Staffa; Wm. Brock, Granton; Frank McConnell, Dublin.

Auditors.—John Kay, Cromarty; Andrew Christie, Cromarty.

Unassessed Premium Note Capital, $235,153.20

Statement for the Year Ending 31st December, 1927

Assets

Bonds, etc. (*See Schedule "C"*)		$26,000 00
Cash on hand at Head Office	$87 75	
Cash in Bank of Commerce, Exeter	22,002 33	
		22,090 08
Amount of unpaid instalments of 1927		422 65
" unpaid assessments, 1927		370 50
" premium notes in force, after deducting all payments thereon and assessments levied		235,153 20
" interest due and accrued		585 00
Total Assets		$284,621 43

Liabilities—None

Receipts

Cash balance at 31st December, 1926 (not extended), $19,754.62.

Cash received as instalments of 1927	$14,376 80
" instalments, prior years	421 10
" assessments, levied 1927	5,408 45
" assessments levied prior to 1927	827 65
" interest	1,892 39
" all other sources	2 00
Total Receipts	$22,928 39

Expenditure

Expenses of management:	
Commissions, $378.35; investigation of claims, $112.00; assessment and fees, $51.09; Fire Marshal tax, $91.55; travelling expenses, $116.45; taxes, $274.66; rent, $38.00; salaries and fees, $968.00; printing, postage, etc., $225.61; other expenses, $107.37	$2,363 08
Miscellaneous payments:	
Cash paid for losses	17,735 00
" rebate	246 85
" other expenses	248 00
Total Expenditure	$20,592 93

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$9,843,865 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	2,496	$9,424,730 00
Policies new and renewed during 1927	673	2,740,915 00
Gross number and amount in force during 1927	3,169	$12,165,645 00
Less expired or cancelled in 1927	663	2,321,780 00
Net risks in force 31st December, 1927	2,506	$9,843,865 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Victory Bonds, 1932, 5½%	$1,000 00	....
Huron & Erie Debentures, 1931, 5%	15,000 00	....
C.N.R. Bonds, 1954, 5%	10,000 00	....
	$26,000 00	....

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY

Head Office, Jarvis

Commenced Business 27th July, 1867

Officers and Directors (1928)

Officers.—President, J. B. McKenzie; Vice-President, John Mitchell; Secretary-Treasurer, George L. Miller, Jarvis.

Directors.—J. B. McKenzie, Nanticoke; John Mitchell, Jarvis; J. N. Howard, Hagersville; J. J. Parsons, Jarvis; J. W. Roulston, Hagersville; David Lindsay, Hagersville; Joseph Awde, Hagersville; Geo. E. Pond, Nanticoke; H. A. Schweyer, Selkirk.

Auditors.—Ivan W. Holmes, Jarvis; Jas. McKenzie, Jarvis.

Unassessed Premium Note Capital, $126,133.18

Statement for the Year Ending 31st December, 1927

Assets

Casd value of real estate		$2,500 00
Cash on hand at Head Office	$375 77	
Cash in Bank of Commerce, Jarvis	6,178 47	
		6,554 24
Agents' balances		125 40
Amount of unpaid instalments of 1927		629 85
" premium notes in force, after deducting all payments thereon and assessments levied	$126,133 18	
Less residue of premium notes given for reinsurance	3,116 40	
		123,016 78
Total Assets		$132,826 27

Liabilities—None

Receipts

Cash balance at 31st December, 1926 (not extended), $13,624.32.	
Cash received as instalments of 1927	$8,134 30
" instalments due in prior years	166 90
" for interest	318 09
" other sources	125 00
Total Receipts	$8,744 29

Expenditure

Expenses of management:	
Commissions, $110.00; fuel and light, $64.20; investigation of claims, $19.50; assessment and fees, $29.80; Fire Marshal tax, $26.82; travelling expenses, $70.00; taxes, $155.89; salaries and fees, $903.10; printing, postage, etc., $194.25; other expenses, $15.00	$1,588 56
Miscellaneous payments:	
Cash paid for losses	13,225 90
" reinsurance	199 25
" rebate	123 65
" all other	677 01
Total Expenditure	$15,814 37

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$3,364,727 00
Reinsurance	62,900 00
Net risks carried at 31st December, 1927	$3,301,827 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	789	$3,268,745 00
Policies new and renewed during 1927	206	826,437 00
Gross number and amount in force during 1927	995	$4,095,182 00
Less expired and cancelled during 1927	201	730,455 00
Net risks in force 31st December, 1927	794	$3,364,727 00

(NORTH) WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO

Commenced Business 1st August, 1874

OFFICERS AND DIRECTORS (1928)

Officers.—President, V. Otterbein; Vice-President, J. M. Burnett; Secretary, Jos. H. Woods, Waterloo.

Directors.—Val Otterbein, Heidelberg; J. M. Burnett, Elora; Sam Cassel, Kitchener; I. S. Hagey, Preston; Sam C. Shantz, Kitchener; Len Master, Kitchener; J. W. Hartleib, Kitchener; J. H. Woods, Waterloo; M. M. Shantz, Crosshill; Harley Stauffer, Waterloo; J. C. Hallman, Petersburg; L. Bowman, Conestoga.

Auditors.—M. S. Snyder, Waterloo; I. Hillborn, Kitchener.

Unassessed Premium Note Capital, $861,985.50

Statement for the Year Ending 31st December, 1927

Assets

Bonds and debentures. (*See Schedule "C"*)		$11,000 00
Amount of mortgages		86,200 00
Cash on hand at Head Office	$1,414 98	
Cash in Montreal Bank, Waterloo	19,112 06	
" Bank of Toronto, Waterloo	3,014 03	
		23,541 07
Amount of unpaid instalments, 1927		3,468 95
" unpaid assessment levied during 1927		4,123 80
" premium notes in force, after deducting all payments thereon and assessments levied	$861,985 50	
Less residue of premium notes for reinsurance	14,403 10	
		847,582 40
Interest due and accrued		3,324 98
Total Assets		$979,241 20

Liabilities—None

Receipts

Cash balance at 31st December, 1926 (not extended), $27,435.26.	
Cash received as instalments of 1927	$55,727 58
" instalments of prior years	905 00
" assessments levied in 1927	20,637 34
" assessments levied in years prior to 1927	3,425 51
" interest	3,579 79
" from all other sources	178 33
" from realization on securities (not extended), $700.00.	
" reinsurance on losses	537 58
Total Receipts	$84,991 13

Expenditure

Expenses of management:	
Commissions, $4,158.50; investigation of claims, $254.35; assessment and fees, $142.91; Fire Marshal tax, $238.09; travelling expenses, $314.10; taxes, $740.01; rent, $150.83; salaries and fees, $4,011.70; printing, postage, etc., $908.97; other expenses, $588.56	$11,508 02
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	35,423 99
" reinsurance	1,669 90
" rebate	483 41
" investments (not extended), $40,500.00.	
Total Expenditure	$49,085 32

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$32,539,847 00
Reinsurance	576,170 00
Net risks carried at 31st December, 1927	$31,963,677 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	7,774	$30,486,375 00
Policies new and renewed during 1927	2,425	9,771,920 00
Gross number and amount in force during 1927	10,199	$40,258,295 00
Less expired or cancelled in 1927	1,923	7,718,448 00
Net risks in force 31st December, 1927	8,276	$32,539,847 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Dominion of Canada Bonds, 1933, 5½%	$5,000 00	....
Waterloo Trust & Savings Co. Investment Receipts, 1932, 5%	6,000 00	....
	11,000 00	....

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY

Head Office, Dungannon

Commenced Business 13th May, 1879

Officers and Directors (1928)

Officers.—President, Wm. J. Thompson; Vice-President, Wm. G. Watson; Secretary, T. G. Allan, Dungannon; Treasurer, Thos. Stothers, Dungannon.

Directors.—Wm. J. Thompson, Auburn; H. C. Salkeld, Goderich; Wm. McQuillin, Lucknow; Alex. Nicholson, Lucknow; Wm. P. Reed, Lucknow; T. Griffin, Goderich; Wm. G. Watson, Auburn; Chas. F. Hewitt, Kincardine; Robt. Davidson, Dungannon.

Auditors.—Jno. Wilson, Auburn; Donald McLean, Lucknow.

Unassessed Premium Note Capital, $429,454.10

Statement for the Year Ending 31st December, 1927

Assets

Bonds and debentures. (*See Schedule "C"*)		$52,750 00
Cash in Standard Bank, Dungannon		4,794 39
Amount of unpaid instalments of 1927		489 81
" premium notes in force, after deducting all payments thereon and assessments levied	$429,454 10	
Less residue of premium notes given for reinsurance	1,918 91	
		427,535 19
Interest due and accrued		727 09
Total Assets		$486,296 48

Liabilities—None

Receipts

Cash balance at 31st December, 1926 (not extended), $889.86.

Cash received as instalments of 1927	$25,215 97
" instalments due in prior years	491 48
" interest	2,748 10
" reinsurance on losses	3,330 00
Total Receipts	$31,785 55

Expenditure

Expenses of management:	
Commissions, $1,302.00; investigation of claims, $296.00; assessment and fees, $61.92; Fire Marshal tax, $117.57; travelling expenses, $200.85; taxes, $352.73; rent, heat and light, $103.00; salaries and fees, $1,975.00; printing, postage, etc., $273.45; other expenses, $136.36	$4,818 88
Miscellaneous payments:	
Cash paid for losses	22,482 05
" reinsurance	149 46
" rebate	430 63
Total Expenditure	$27,881 02

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Four years
Mutual	$12,660,665 00
Reinsurance	71,600 00
Net risks actually carried by Company at 31st December, 1927	$12,589,065 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	4,146	$11,908,965 00
Policies new and renewed during 1927	1,302	3,889,700 00
Gross number and amount in force during 1927	5,448	$15,798,665 00
Less expired and cancelled in 1927	1,146	3,138,000 00
Net risks in force 31st December, 1927	4,302	$12,660,665 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Dominion of Canada Victory Bonds, 1934, 5½%	$20,000 00	$21,000 00
Dominion of Canada Victory Bonds, 1940, 4½%	10,000 00	10,200 00
Dominion of Canada Victory Bonds, 1946, 4½%	15,000 00	15,300 00
Dominion of Canada Victory Bonds, 1934, 5½%	5,000 00	5,250 00
Huron & Erie Mortgage Corporation, 1931, 5%	1,000 00	1,000 00
	$51,000 00	$52,750 00

WESTMINSTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WILTON GROVE, LOT 11, CON. 4, WESTMINSTER

Commenced Business 11th December, 1857

OFFICERS AND DIRECTORS (1928)

Officers.—President, Geo. Lind; Vice-President, M. E. Hooper; Secretary-Treasurer, R. S. Nichol, Wilton Grove.

Directors.—Geo. Lind, Wilton Grove; Robt. A. McDougall, Glanworth; Adam Gartly Wilton Grove; Thos. H. Hunt, Lambeth; M. E. Hooper, Lambeth; W. H. Weatherston, Glanworth.

Auditors.—Harry Poole, Lambeth; W. N. Campbell, Wilton Grove.

Unassessed Premium Note Capital, $124,058.67

Statement for the Year Ending 31st December, 1927

Assets

Bonds and debentures. (*See Schedule "C"*)		$23,855 91
Cash on hand at Head Office	$127 29	
Cash in Royal Bank, Lambeth, Ont	2,281 78	
" Huron & Erie Mortgage Corporation, London, Ont	531 60	
" Montreal Bank, London, Ont., Market Branch	2,503 54	
" *Home Bank, London, Ont	3 62	
" Bank of Nova Scotia, Belmont	1,126 99	
		6,574 82
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$124,058 67	
Less residue premium notes given for reinsurance	4,847 41	
		119,211 26
Total Assets		$149,641 99

Liabilities—None

Receipts

Cash balance at 31st December, 1926 (not extended), $15,237.82.	
Cash received as instalments of 1927	$12,810 74
" interest	1,523 15
" from matured debentures (not extended), $5,355.59.	
" from other sources	13 79
" reinsurance on losses	595 48
Total Receipts	$14,943 16

Expenditure

Expenses of management:	
Commissions, $448.00; investigation of claims, $84.00; assessment and fees, $30.08; Fire Marshal tax, $34.34; travelling expenses, $50.00; taxes, $106.66; rent, $8.00; salaries and fees, $881.00; printing, postage, etc., $142.86; other expenses, $19.50	$1,804 44
Miscellaneous payments:	
Cash paid for losses	10,881 59
" reinsurance	521 39
" rebate	754 13
" for investments (not extended), $15,000.00.	
Total Expenditure	$13,961 55

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$4,914,694 00
Reinsurance on mutual system	192,860 00
Net risks carried by the Company at 31st December, 1927	$4,721,834 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,246	$4,605,590 00
Policies new and renewed during 1927	481	1,962,741 00
Gross number and amount in force during 1927	1,727	$6,568,331 00
Less expired and cancelled in 1927	432	1,653,637 00
Net risks in force 31st December, 1927	1,295	$4,914,694 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Lambeth Waterworks Debenture, 1948, 6%	$13,885 91	....
Huron & Erie Debenture, 1932, 5%	10,000 00	....
	$23,885 91	

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NAIRN

Commenced Business 8th August, 1875

OFFICERS AND DIRECTORS (1928)

Officers—President, Donald A. McIntyre; Vice-President, Russell G. Brock; Secretary-Treasurer, Jno. A. McLeish, Kerrwood.

Directors.—D. A. McIntyre, Ailsa Craig; R. G. Brock, Strathroy; John McCallum, Denfield; Alex. F. Ross, Parkhill; Neil Chisholm, Parkhill; Jno. A. Morrison, Parkhill; A. H. McLeish, Parkhill; Jas. McLean, Parkhill; W. H. McLeish, Kerrwood.

Auditors.—Dugald Campbell, Ailsa Craig; Ambrose Topping, Arkona.

Unassessed Premium Note Capital, $63,646.20

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*In liquidation.

Statement for the Year Ending 31st December, 1927

Assets

Bonds and debentures. *(See Schedule "C")*		$12,000 00
Cash in Standard Bank, Watford	$1,162 78	
" Standard Bank, Arkona	3,391 32	
		4,554 10
Amount of unpaid instalments of 1927		234 12
" premium notes in force, after deducting all payments thereon and assessments levied	$63,646 20	
Less residue given for reinsurance	2,518 66	
		61,127 54
Total Assets		$77,915 76

Liabilities

Tax on premiums	$59 31

Receipts

Cash balance at 31st December, 1926 (not extended), $4,087.01.

Cash received as instalments of 1927	$6,135 15
" instalments of prior years	226 15
" interest during 1927	794 02
" reinsurance on losses	52 70
" all other sources	51 69
Total Receipts	$7,259 71

Expenditure

Expenses of management:	
Commissions, $411.25; investigation of claims, $51.00; assessment and fees, $19.14; Fire Marshal tax, $15.49; taxes, $46.77; rent, $7.00; salaries and fees, $462.00; printing, postage, etc., $170.30; other expenses $13.50	$1,196 45
Miscellaneous payments:	
Cash paid for losses which occurred during 1927	5,166 47
" reinsurance	342 11
" rebate	87 59
Total Expenditure	$6,792 62

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$2,501,310 00
Reinsurance, mutual system	111,085 00
Net risks	$2,390,225 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	784	$2,096,250 00
Policies new and renewed during 1927	339	1,066,735 00
Gross number and amount in force during 1927	1,123	$3,162,985 00
Less expired and cancelled in 1927	255	661,675 00
Net risks in force 31st December, 1927	868	$2,501,310 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Dominion of Canada War Loan, 1934, 5½%	$7,000 00	....
Huron & Erie Mortgage Corporation	5,000 00	....
	$12,000 00	

YARMOUTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ST. THOMAS

Commenced Business 17th October, 1881

OFFICERS AND DIRECTORS (1928)

Officers.—President, C. E. Locke; Vice-President, N. Curtis; Secretary-Treasurer, A. E. Bucke, St. Thomas.

Directors.—C. E. Locke, St. Thomas; N. Curtis, St. Thomas; Geo. Westlake, St. Thomas; S. W. Zavitz, St. Thomas; Ralph Marlatt, Union; Geo. Russell, St. Thomas.

Auditors.—A. J. Gloin, Yarmouth Centre; A. Mills, St. Thomas.

Unassessed Premium Note Capital, $90,076.62

Statement for the Year Ending 31st December, 1927

Assets

Actual cash on hand at Head Office	$48 58	
Cash in Huron & Erie Mortgage Corporation, St. Thomas	4 78	
" Montreal Bank, Aylmer	143 01	
		$196 37
Amount of unpaid instalments		236 85
" premium notes in force, after deducting all payments thereon and assessments levied	$90,076 62	
Less residue of premium notes given by the Company for reinsurance.	7,766 59	
		82,310 03
Total Assets		$82,743 25

Liabilities

Unearned cash payments	$2,101 87

Receipts

Cash balance at 31st December, 1926 (not extended), $213.85.
Cash held by agents for fees (not extended), $300.25.

Cash received as instalments and cash payments for 1927	$10,962 72
" from instalments of prior years	54 55
" as interest	68 36
" as borrowed money	500 00
" for reinsurance on losses	1,100 00
" from all other sources	43 00
Total Receipts	$12,728 63

Expenditure

Expenses of management:

Commissions, $157.50; investigation of claims, $64.00; interest, $30.50; assessment and fees, $26.03; Fire Marshal tax, $28.19; travelling expenses, $16.00; taxes, $84.24; rent, $5.50; salaries and fees, $764.00; printing, postage, etc., $67.51; other expenses, $20.92	$1,264 39

Miscellaneous payments:

Cash paid for losses	8,843 85
" reinsurance	885 48
" rebate	152 39
" repayment of loans	1,600 00
Total Expenditure	$12,746 11

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years and under
Mutual	$3,868,775 00
Less reinsurance	323,700 00
Net amount of risks 31st December, 1927	$3,545,075 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	1,023	$3,677,407 00
Policies new and renewed during 1927	380	1,305,450 00
Gross number and amount in force during 1927	1,403	$4,982,857 00
Less expired and cancelled during 1927	315	1,114,082 00
Net risks in force 31st December, 1927	1,088	$3,868,775 00

II. FARMERS' MUTUALS—WEATHER

HURON WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, ZURICH, ONT.
Commenced Business 31st May, 1906

OFFICERS AND DIRECTORS (1928)

Officers.—President, Geo. F. Yungblut; Vice-President, Benson Williams; Secretary-Treasurer, Chas. Monteith, Woodham.

Directors.—Geo. F. Yungblut, Auburn; Benson Williams, Exeter; Andrew Christie, Cromarty; Geo. Penhale, Exeter; Henry Raw, Zurich; Roland Geiger, Zurich; Geo. McKee, Seaforth; D. Fotheringham, Brucefield; Jas. Scott, Cromarty.

Auditors.—Henry Strang, Hensall; John Campbell, Exeter.

Unassessed Premium Note Capital, $152,691.90

Statement for the Year Ending 31st December, 1927

Assets

Cash on hand at Head Office	$227 39	
Cash in Bank of Montreal, Hensall	980 43	
		$1,207 82
Agents' balances		376 00
Amount unpaid instalments, 1927		124 70
" of premium notes in force, after deducting all payments thereon and assessments levied		152,691 90
Total Assets		$154,400 42

Liabilities

Unearned cash payments	$6,705 87

Receipts

Cash balance at 31st December, 1926 (not extended), $944.12.

Cash received for instalments and cash payments, 1927	$7,882 30
" instalments due in prior years	31 60
Total Receipts	$7,913 90

Expenditure

Expenses of management:	
Commissions, $723.45; investigation of claims, $296.55; interest, $92.15; assessment and fees, $27.47; travelling expenses, $163.05; taxes, $66.75; salaries and fees, $845.40; printing, postage, etc., $206.38; other expenses, $23.00	$2,444 20
Miscellaneous payments:	
Cash paid for losses	3,671 30
" rebate	158 70
" repayment of loans	1,000 00
Total Expenditure	$7,274 20

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$4,223,000 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	2,339	$4,008,325 00
Policies new and renewed during 1927	846	1,441,900 00
Gross number and amount in force during 1927	3,185	$5,450,225 00
Less expired and cancelled in 1927	729	1,227,225 00
Net risks in force 31st December, 1927	2,456	$4,223,000 00

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, GRAND VALLEY, ONT.
Commenced Business 18th August, 1904

OFFICERS AND DIRECTORS (1928)

Officers.—President, Wm. Park; Vice-President, C. E. Archibald; Secretary and Manager, W. A. Wansbrough, Grand Valley.

Directors.—Wm. Park, Belwood; C. E. Archibald, Grand Valley; W. J. Jelly, Waldemar; Wm. Scaife, Grand Valley; Jno. Sime, Grand Valley; James Corbett, Riverview; N. J. Stanley, Denfield; J. C. Ross, Port Dover; Michael Baker, Rodney; F. H. Neil, London; James A. Campbell, Thedford.

Auditors.—H. Richardson, M. Graham.

Unassessed Premium Note Capital, $185,553.40

Statement for the Year Ending 31st December, 1927

Assets

Cash value of real estate		$2,500 00
Canada War Loan		8,000 00
Cash in Royal Bank, Grand Valley	$19,790 80	
" various banks and loan company	629 15	
		20,419 95
" agents' hands		340 43
Amount of unpaid instalments of 1927		1,091 30
" premium notes, after deducting all payments thereon and assessments levied		185,553 40
Interest accrued		52 92
Total Assets		$217,958 00

Liabilities

Unearned cash payments	$5,671 76

Receipts

Cash balance at 31st December, 1926 (not extended), $22,466.42.

Cash received as instalments and cash payments of 1927	$13,515 69
" instalments due in prior years	406 60
" interest	886 99
" agents' balances of 1926 received in 1927	1,554 07
" all other	274 71
Total Receipts	$16,638 06

Expenditure

Expenses of management:	
Commissions, $1,840.92; law costs, $15.00; fuel and light, $84.21; investigation of claims, $976.25; assessment and fees, $39.70; travelling expenses, $395.02; taxes, $200.77; salaries and fees, $2,891.00; printing, postage, etc., $584.05; other expenses, $43.99	$7,070 91
Miscellaneous payments:	
Cash paid for losses	11,521 55
" rebates	92 07
Total Expenditure	$18,684 53

Currency of Risks

Amount covered by Policies in force 31st December, 1927	Three years
Mutual	$7,182,618 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	4,428	$6,813,343 00
Policies new and renewed during 1927	1,453	2,326,160 00
Gross number and amount in force during 1927	5,881	$9,139,503 00
Less expired and cancelled in 1927	1,257	1,956,885 00
Net risks in force at 31st December, 1927	4,624	$7,182,618 00

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, WOODSTOCK, ONT.

Commenced Business 22nd January, 1906

OFFICERS AND DIRECTORS (1928)

Officers.—President, W. B. Murray; Vice-President, J. R. Murray; Secretary-Treasurer, E. L. Sutherland, Woodstock.

Directors.—Wm. B. Murray, Woodstock; Jno. McLevin, Woodstock; C. W. Carroll, Nowich; S. R.Wallace, Burgessville; Geo. McIntosh, Embro; D. Bonis, St. Marys; Jas. Connolly, Goderich; J. C. Henderson, Lakeside; Geo. J. McKay, Embro; Jas. Donaldson, Listowel; Jno. R. Murray, Embro; W. R. Davidson, Britton; H. Hemsworth, Listowel; Geo. J. Meldrum, Guelph; E. Kuntz, Formosa.

Auditors.—T. M. Cayley, Norwich; A. E. Roth, Woodstock.

Unassessed Premium Note Capital, $359,003.61

Statement for the Year Ending 31st December, 1927

Assets

Bonds, debentures and other securities. (*See Schedule "C"*)	$110,000 00
Cash in Royal Bank, Woodstock	40,579 88
Amount unpaid of instalments of 1927	5,265 00
" of all premium notes, after deducting all payments thereon and assessments levied	359,003 61
Total Assets	$514,848 49

Liabilities

Unearned cash payments	$24,352 44

Receipts

Cash balance at 31st December, 1926 (not extended), $44,454.14.

Cash received for agents' fees	$492 00
" as instalments and cash payments due in 1927	35,220 61
" as instalments due in prior years	2,859 33
" as interest	5,370 97
Total Receipts	$43,942 91

Expenditure

Expenses of management:

Commissions, $3,725.06; law costs, $44.36; fuel and light, $22.92; investigation of claims, $1,125.57; assessment and fees, $109.13; travelling expenses, $366.65; taxes, $607.68; rent, $100.00; salaries and fees, $3,780.95; printing, postage, etc., $696.47; other expenses, $198.54	$10,777 33

Miscellaneous payments:

Cash paid for losses which occurred in 1927	11,864 10
" reinsurance	3 09
" rebates	100 15
" investments (not extended), $25,000.00.	
" all other expenditure	72 50
Total Expenditure	$22,817 17

Currency of Risks

Amount covered by Policies in force 31st December, 1927

	Three years
Mutual	$22,365,735 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	9,876	$22,737,890 00
Policies new and renewed during 1927	2,768	6,321,625 00
Gross number and amount in force during 1927	12,644	$29,059,515 00
Less expired and cancelled in 1927	2,903	6,693,780 00
Net risks in force 31st December, 1927	9,741	$22,365,735 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Trusts and Guarantee, 5%	$40,000 00	....
Huron and Erie, 5%	20,000 00	....
Canada Permanent, 5%	25,000 00	....
Canada Permanent, 5%	25,000 00	....
	$110,000 00	

III. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

NOTE.—In each statement in this division the amounts reported for "gross risks written and renewed" and "gross premium deposit on risks written and renewed," under the heading, "Business in the Province of Ontario during 1927," cover only the period since the date of initial license in Ontario. Figures for "risks cancelled" and "return premium deposit on cancellations and expirations" apply to all cancellations and expirations since date of initial license regardless of when the policies were issued. Similarly, figures for "losses paid" and "losses incurred "respecting Ontario business cover the period since date of initial license only.

AMERICAN MUTUAL FIRE INSURANCE COMPANY

Head Office, Providence, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—June 1, 1877. *Initial license in Ontario.*—August 27, 1927.

Officers

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Perigree, Hovey T. Freeman, Arthur A. Longley; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King St. W., Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$828,690 59	
stocks	1,217,694 28	
		$2,046,384 87
Cash on hand or in banks and trust companies		299,195 14
Unpaid premium deposits written subsequent to October 1st, 1927		58,222 27
Unpaid premium deposits written prior to October 1st, 1927		1,579 37
Total Ledger Assets		$2,405,381 65
Non-Ledger Assets		
Interest due and accrued		$11,702 48
Market value of bonds and stocks over book value		593,906 13
Total Non-Ledger Assets		$605,608 61
Total Assets		$3,010,990 26
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$1,579 37
Total Admitted Assets		$3,009,410 89

Liabilities

Net amount of unpaid claims	$31,070 17
Unearned premium deposits	1,086,832 70
Salaries, expenses, etc., due or accrued	98 76
Taxes due or accrued	7,389 40
Total Liabilities	$1,125,391 03
Surplus of Assets over all Liabilities	1,884,019 86
Total	$3,009,410 89

Income

Gross premium deposits	$1,242,295 60	
Less return premium deposits	170,433 63	
Net premium deposits		$1,071,861 97
Interest on bonds, etc		131,132 38
Gross profit on sale or maturity of bonds and stocks		11,723 12
Total Income		$1,214,717 47
Total Ledger Assets, December 31st, 1926		2,272,208 64
Total		$3,486,926 11

Disbursements

Gross amount paid for losses	$83,095 51	
Net amount paid policyholders for losses		$83,095 51
Expenses of administration		22,113 77
Rents		3,992 93
Furniture and fixtures		794 84
Inspections and surveys		53,371 89
Taxes, licenses, fees		8,226 52
Postage, telegrams, telephones and express		1,006 82
Legal expenses		852 70
Gross decrease, by adjustment in book value of bonds, etc		363 53
Gross loss on sale of bonds		421 88
Advertising, printing and stationery		2,526 08
Total Disbursements		$176,766 47
Unused premium deposits returned to policyholders		904,777 99
Total		$1,081,544 46
Total Ledger Assets, December 31st, 1927		2,405,381 65
Total		$3,486,926 11

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$293,382,511 00	$1,958,750 55
Written or renewed during the year	186,973,274 00	1,242,295 60
Total	$480,355,785 00	$3,201,046 15
Deduct expirations and cancellations	171,159,132 00	1,163,496 36
Net amount in force 31st Dec., 1927	$309,196,653 00	$2,037,549 79

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $18,612,873.68.

Net losses paid since organization, $2,189,351.25.

Unabsorbed premium deposits paid policyholders since organization, $14,065,242.35.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits—1 year, 95%; 2 years, 91%; 3 years, 87%; 4 years, 83%.

Average percentage of cash premiums deposits returned to date, one year policies, 81.09%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By policy.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $350,000.00.

Largest net aggregate amount insured in any one hazard. $350,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$1,177,060 00
Less risks cancelled	175,505 00
Net risks written	$1,001,555 00
Gross premium deposit on risks written and renewed	$8,746 31
Less return premium deposit on cancellations and expirations	7,206 28
Net premium deposit received	$1,540 03
Losses paid (deducting salvage)	$281 38
Less losses on risks reinsured	......
Net losses paid	$281 38
Losses insured	$256 68
Less losses on risks reinsured	......
Net losses incurred	$256 68

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*See note on page 170.

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

Organized under the laws of the State of Massachusetts

Commenced business.—Oct. 1, 1860. *Initial license in Ontario.*—August 27, 1927.

OFFICERS

President, C. V. French; Vice-Presidents, D. W. Bartlett, G. S. Young, E. A. Barrier; Secretary, F. W. Jones; Treasurer, G. S. Young.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King St. West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$6,237,636 00	
stocks	124,200 00	
		$6,361,836 00
Cash on hand or in banks and trust companies		514,587 40
Unpaid premium deposits written subsequent to October 1st, 1927		208,154 00
Unpaid premium deposits written prior to October 1st, 1927		807 15
Total Ledger Assets		$7,085,384 55
Non-Ledger Assets		
Interest due and accrued		$99,421 56
Market value of bonds and stocks over book value		317,269 00
Total Non-Ledger Assets		416,690 56
Total Assets		$7,502,075 11
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		807 15
Total Admitted Assets		$7,501,267 96

Liabilities

Net amount of unpaid claims	$52,417 42
Unearned premium deposits	2,665,092 29
Salaries, expenses, etc., due or accrued	4,000 00
Taxes due or accrued	9,782 76
Total Liabilities	$2,731,292 47
Surplus of Assets over all Liabilities	4,769,975 49
Total	$7,501,267 96

Income

Gross premium deposits	$3,949,400 22	
Less return premium deposits	385,764 52	
Net premium deposits		$3,563,635 70
Interest on bonds, etc.		344,487 97
Gross profit on sale or maturity of bonds		91,015 05
Gross increase by adjustment in book value of bonds		2,925 73
Total Income		$4,002,064 45
Total Ledger Assets, December 31st, 1926		6,764,414 05
Total		$10,766,478 50

Disbursements

Gross amount paid for losses	$198,116 65	
Net amount paid policyholders for losses		$198,116 65
Loss adjustment expenses		4,420 65
Expenses of administration		139,458 53
Agents' compensation (including brokerage)		22 50
Rents		9,340 37
Furniture and fixtures		1,553 97
Inspections and surveys		91,356 29
Maps, including corrections		12,490 28
Taxes, licenses, fees		7,811 40
Postage, telegrams, telephones and express		3,875 22
Legal expenses		1,147 80
Gross loss on sale of bonds		936 66
Advertising, printing and stationery		10,211 24
Miscellaneous		67 40
Total Disbursements		$480,808 96

Unused premium deposits returned to policyholders	$3,200,284 99
Total	$3,681,093 95
Total Ledger Assets, December 31st, 1927	7,085,384 55
Total	$10,766,478 50

Risks and Premium Deposits

	All risks (Fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$795,907,221 00	$5,121,624 28
Written or renewed during the year	618,913,883 00	3,949,400 22
Total	$1,414,821,104 00	$9,071,024 50
Deduct expirations and cancellations	590,539,340 00	3,843,368 93
Net amount in force, 31st December, 1927	$824,281,764 00	$5,227,655 57

Miscellaneous

Have there been included in this statement, proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $74,539,627.24.

Gross net losses paid since organization, $6,240,089.99.

Unabsorbed premium deposits paid policyholders since organization, $60,696,625.07.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 95%; 2 years, 90%; 3 years, 85%; 4 years, 79.57%.

Average percentage of cash premium deposits returned to date, 89.11%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit.

ANSWER —Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $800,000.00.
Largest net aggregate amount insured in any one hazard, $800,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$2,164,840 00
Less risks cancelled	231,768 00
Net risks written	$1,933,072 00
Gross premium deposit on risks written and renewed	$14,923 60
Less return premium deposit on cancellations and expirations	12,596 78
Net premium deposit received	$2,326 82
Losses paid (deducting salvage)	$1,185 44
Less losses on risks reinsured	....
Net losses paid	$1,185 44
Losses incurred	$529 12
Less losses on risks reinsured	....
Net losses incurred	$529 12

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island. *Commenced business.*—1868. *Initial license in Ontario.*—August 27, 1927.

OFFICERS

President, Wm. B. McBee; Vice-President, Chas. H. Smith; Secretary, Howard I. Lee; Treasurer, Wm B. McBee.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

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*See note on page 170.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$1,862,379 88	
stocks	1,650,956 48	
		$3,513,336 36
Cash on hand or in banks and trust companies		247,971 04
Unpaid premium deposits written subsequent to October 1st, 1927		118,066 94
Unpaid premium deposits written prior to October 1st, 1927		1,051 03
Total Ledger Assets		$3,880,425 37
Non-Ledger Assets		
Interest due and accrued		$28,556 73
Market value of bonds and stocks over book value		738,576 64
Total Non-Ledger Assets		$767,133 37
Total Assets		$4,647,558 74
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$1,051 03
Total Admitted Assets		$4,646,507 71

Liabilities

Net amount of unpaid claims	$43,775 19
Unearned premium deposits	1,761,265 02
Salaries, expenses, etc., due or accrued	1,317 43
Taxes due or accrued	12,670 21
Total Liabilities	$1,819,027 85
Surplus of Assets over all Liabilities	2,827,479 86
Total	$4,646,507 71

Income

Gross premium deposits	$2,187,771 84	
Less return premium deposits	275,439 66	
Net premium deposits		$1,912,332 18
Interest on bonds, etc		199,122 97
Gross profit on sale or maturity of bonds		38,911 71
Gross profit on sale or maturity of stocks		2,850 20
Total Income		$2,153,217 06
Total Ledger Assets, December 31st, 1926		3,628,686 52
Total		$5,781,903 58

Disbursements

Gross amount paid for losses	$127,256 14	
Net amount paid policyholders for losses		$127,256 14
Expenses of administration		57,259 60
Agents' compensation (including brokerage)		25 00
Rents		7,572 52
Furniture and fixtures		2,565 21
Inspections and surveys		89,713 72
Taxes, licenses, fees		14,037 71
Postage, telegrams, telephones and express		1,887 90
Legal expense		775 58
Gross decrease, by adjustment, in book value of stocks		36,281 50
Advertising, printing and stationery		5,708 84
Total Disbursements		$343,083 72
Unused premium deposits returned to policyholders		1,558,394 49
Total		$1,901,478 21
Total Ledger Assets, December 31st, 1927		3,880,425 37
Total		$5,781,903 58

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$471,147,430 00	$3,132,097 23
Written or renewed during the year	328,745,644 00	2,187,771 84
Total	$799,893,074 00	$5,319,869 07
Deduct expirations and cancellations	297,028,557 00	2,016,662 01
Net amount in force 31st December, 1927	$502,864,517 00	$3,303,207 06

Miscellaneous

Have there been included in this statement, proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $36,122,210.40.

Gross net losses paid since organization, $3,468,523.89.

Unabsorbed premium deposits paid policyholders since organization, $27,991,204.57.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 94%; 2 years, 88%; 3 years, 82%; 4 years, 77%.

Average percentage of cash premium deposits returned to date, 77.49%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By by-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $150,000.00.

Largest net aggregate amount insured in any one hazard, $150,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$2,008,215 00
Less risks cancelled	391,918 00
Net risks written	$1,616,297 00
Gross premium deposit on risks written and renewed	$14,839 83
Less return premium deposit on cancellations and expirations	12,099 70
Net premium deposit received	$2,740 13
Losses paid (deducting salvage)	$383 13
Less losses on risks reinsured	....
Net losses paid	$383 13
Losses incurred	$436 64
Less losses on risks reinsured	....
Net losses incurred	$436 64

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

Organized under the laws of the State of Massachusetts

Commenced Business.—October 15th, 1850. *Initial license in Ontario.*—September 12th, 1927.

OFFICERS

President, Joseph P. Gray; Vice-Presidents, L. H. Kimhardt, H. L. Carter, J. W. Lord; Secretary, H. Dwight Hall; Treasurer, E. F. Robinson.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$7,904,823 55	
stocks	142,000 00	
		$8,046,823 55
Cash on hand or in banks and trust companies		160,937 84
Unpaid premium deposits written subsequent to October 1st, 1927		194,952 38
Unpaid premium deposits written prior to October 1st, 1927		1,863 79
Total Ledger Assets		$8,404,577 56
Non-Ledger Assets		
Interest due and accrued		$136,312 84
Market value of bonds and stocks over book value		1,014,706 45
Total Non-Ledger Assets		$1,151,019 29
Total Assets		$9,555,596 85

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*See note on page 170.

Deduct assets not admitted:	
Unpaid premium deposits written prior to October 1st, 1927	$1,863 79
Total Admitted Assets	$9,553,733 06

Liabilities

Net amount of unpaid claims	$52,764 06
Unearned premium deposits	3,566,352 80
Salaries, expenses, etc., due or accrued	3,160 55
Taxes due or accrued	7,528 08
Total Liabilities	$3,629,805 49
Surplus of Assets over all Liabilities	5,923,927 57
Total	$9,553,733 06

Income

Gross premium deposits	$5,398,567 36	
Less return premium deposits	515,445 41	
Net premium deposits		$4,883,121 95
Interest on bonds, etc		432,199 34
Other sources		6 25
Gross profit on sale or maturity of bonds		73,292 18
Total income		$5,388,619 72
Total Ledger Assets, December 31st, 1926		8,176,538 17
Total		$13,565,157 89

Disbursements

Gross amount paid for losses	$272,222 01	
Net amount paid policyholders for losses		$272,222 01
Loss adjustment expenses		5,998 30
Expenses of administration		144,080 51
Agents' compensation (including brokerage)		37 75
Miscellaneous		1,884 37
Rents		10,684 56
Furniture and fixtures		4,952 70
Inspections and surveys		120,799 38
Taxes, licenses, fees		8,949 64
Postage, telegrams, telephones and express		5,105 80
Legal expenses		394 50
Gross decrease, by adjustment, in book value of bonds, etc		73,285 93
Gross loss on sale of bonds		6 25
Maps, including corrections		17,002 81
Subscriptions, printing and stationery		16,725 31
Total disbursements		$682,129 82
Unused premium deposits returned to policyholders		4,478,450 51
Total		$5.160,580 33
Total Ledger Assets, December 31st, 1927		8,404,577 56
Total		$13,565,157 89

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$1,082,715,502 00	$6,884,337 75
Written or renewed during the year	855,767,649 00	5,398,567 36
Total	$1,938,483,151 00	$12,282,905 11
Deduct expirations and cancellations	817,739,986 00	5,268,237 26
Net amount in force 31st December, 1927	$1,120,743,165 00	$7,014,667 85

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $100,106,348.54.

Net losses paid since organization, $8,944,338.14.

Unabsorbed premium deposits paid policyholders, since organization $81,690,506.09.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 96%; 2 years, 92%; 3 years, 88%; 4 years, 84%.

Average percentage of cash premiums deposits returned to date, 88.77%.

Miscellaneous—Con.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit.

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company.

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $800,000.00.

Largest net aggregate amount insured in any one hazard, $800,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$2,759,720 00
Less risks cancelled	375,092 00
Net risks written	$2,384,628 00
Gross premium deposit on risks written and renewed	$19,833 26
Less return premium deposit on cancellations and expirations	16,876 39
Net premium deposit written	$2,956 87
Losses paid (deducting salvage)	$548 26
Less losses on risks reinsured	....
Net losses paid	$548 26
Losses incurred	$612 48
Less losses on risks reinsured	....
Net losses incurred	$612 48

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY OF NEW ENGLAND

HEAD OFFICE, BOSTON, MASS.

Organized under the laws of the State of Massachusetts

Commenced business.—October 20th, 1875. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, Eugene H. Clapp; Vice-Presidents, Costello C. Converse, Wm. B. Brophy; Secretary, Edward H. Williams; Treasurer, Wm. B. Brophy.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young. 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$1,567,543 21	
stocks	28,400 00	
		$1,595,943 21
Cash on hand or in banks and trust companies		108,100 40
Unpaid premium deposits written subsequent to October 1st, 1927		66,773 86
Unpaid premium deposits written prior to October 1st, 1927		272 00
Total Ledger Assets		$1,771,089 47
Non-Ledger Assets		
Interest due and accrued		$23,045 42
Market value of bonds and stocks over book value		108,186, 79
Total Non-Ledger Assets		$131,232 21
Total Assets		$1,902,321 68
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$272 00
Total Admitted Assets		$1,902,049 68

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*See note on page 170.

Liabilities

Net amount of unpaid claims	$15,802 00
Unearned premium deposits	703,785 11
Salaries, expenses, etc., due or accrued	2,590 31
Taxes due or accrued	3,340 61
Total Liabilities	$725,518 03
Surplus of Assets over all Liabilities	1,176,531 65
Total	$1,902,049 68

Income

Gross premium deposits	$1,025,513 02	
Less return premium deposits	113,319 33	
Net premium deposits		$912,193 69
Interest on bonds, etc		78,528 04
Gross profit on sale or maturity of bonds		5,552 94
Total income		$996,274 67
Total Ledger Assets, December 31st, 1926		1,662,668 71
Total		$2,658,943 38

Disbursements

Gross amount paid for losses	$49,672 40	
Less amount received for salvage	189 38	
Net amount paid policyholders for losses		$49,483 02
Expenses of administration		28,315 59
Agents' compensation (including brokerage)		70 00
Rents		3,425 06
Furniture and fixtures		505 21
Inspections and surveys, etc		24,535 33
Taxes, licenses, fees		4,162 15
Postage, telegrams, telephones and express		853 51
Legal expenses		262 23
Gross decrease, by adjustment, in book value of bonds, etc		3,411 00
Gross loss on sale of stocks		561 25
Advertising, printing and stationery		3,962 22
Miscellaneous		454 10
Total disbursements		$120,000 67
Unused premium deposits returned to policyholders		767,853 24
Total		$887,853 91
Total Ledger Assets, December 31st, 1927		1,771,089 47
Total		$2,658,943 38

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$182,335,916 00	$1,291,025 66
Written or renewed during the year	144,973,031 00	1,025,513 02
Total	$327,308,947 00	$2,316,538 68
Deduct expirations and cancellations	132,612,786 00	955,194 33
Net amount in force 31st December, 1927	$194,696,161 00	$1,361,344 35

Miscellaneous

Have there been included in this statement, proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $20,996,655.65.

Net losses paid since organization, $2,371,902.04.

Unabsorbed premium deposits paid policyholders since organization, $16,052,576.92.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 94%; 2 years, 88%; 3 years, 83%.

Average percentage of cash premium deposits returned to date, 82.88%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $80,000.00.

Largest net aggregate amount insured in any one hazard, $80,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$745,075 00
Less risks cancelled	37,300 00
Net risks written	$707,775 00
Gross premium deposit on risks written and renewed	$5,763 43
Less return premium deposit on cancellations and expirations	4,349 91
Net premium deposit written	$1,413 52
Losses paid (deducting salvage)	$103 70
Less losses on risks reinsured	....
Net losses paid	$103 70
Losses incurred	$110 36
Less losses on risks reinsured	....
Net losses incurred	$110 36

ENTERPRISE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—July 14th, 1874. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benj. G. Buttolph, Edwin D. Perigree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$814,994 80	
stocks	1,207,674 46	
		$2,022,669 26
Cash on hand or in banks and trust companies		293,791 79
Unpaid premium deposits written subsequent to October 1st, 1927		58,222 28
Unpaid premium deposits written prior to October 1st, 1927		1,579 37
Total Ledger Assets		$2,376,262 70
Non-Ledger Assets		
Interest due and accrued		$11,582 95
Market value of bonds and stocks over book value		594,761 74
Total Non-Ledger Assets		$606,344 69
Total Assets		$2,982,607 39
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$1,579 37
Total Admitted Assets		$2,981,028 02

Liabilities

Net amount of unpaid claims	$31,070 17
Unearned premium deposits	1,086,832 70
Salaries, expenses, etc., due or accrued	98 76
Taxes due or accrued	7,346 20
Total Liabilities	$1,125,347 83
Surplus of Assets over all Liabilities	1,855,680 19
Total	$2,981,028 02

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*See note on page 170.

Income

Gross premium deposits	$1,242,295 60	
Less return premium deposits	170,433 62	
Net premium deposits		$1,071,861 98
Interest on bonds, etc		180,753 13
Gross profit on sale or maturity of bonds		8,596 37
Gross profit on sale or maturity of stocks		3,002 80
Total Income		$1,214,214 28
Total Ledger Assets, December 31st, 1926		2,243,549 63
Total		$3,457,763 91

Disbursements

Gross amount paid for losses	$83,095 51	
Net amount paid policyholders for losses		$83,095 51
Expenses of administration		22,113 77
Rents		3,992 93
Furniture and fixtures		794 82
Inspections and surveys		53,371 91
Taxes, licenses, fees		8,183 33
Postage, telegrams, telephones and express		1,006 76
Legal expenses		852 70
Gross decrease, by adjustment, in book value of bonds, etc		363 53
Gross loss on sale of bonds		421 87
Advertising, printing and stationery		2,526 09
Total disbursements		$176,723 22
Unused premium deposits returned to policyholders		904,777 99
Total		$1,081,501 21
Total Ledger Assets, December 31st, 1927		2,376,262 70
Total		$3,457,763 91

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$293,382,511 00	$1,958,750 55
Written or renewed during the year	186,973,274 00	1,242,295 60
Total	$480,355,785 00	$3,201,046 15
Deduct expirations and cancellations	171,159,132 00	1,163,496 36
Net amount in force 31st December, 1927	$309,196,653 00	$2,037,549 79

Miscellaneous

Have there been included in this statement, proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $18,701,783.71.

Net losses paid since organization, $2,207,510.32.

Unabsorbed premium deposits paid policyholders since organization, $14,144,233.35.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 95%; 2 years, 91%; 3 years, 87%; 4 years, 83%.

Average percentage of cash premium deposits returned to date, 80.82%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—Fixed by Policy.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $350,000.00.

Largest net aggregate amount insured in any one hazard, $350,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$1,177,060 00
Less risks cancelled	175,505 00
Net risks written	$1,001,555 00
Gross premium deposit on risks written and renewed	$8,746 31
Less return premium deposit on cancellations and expiration	7,206 28
Net premium deposit received	$1,540 03
Losses paid (deducting salvage)	$281 36
Less losses on risks reinsured	....
Net losses paid	$281 36
Losses incurred	$256 69
Less losses on risks reinsured	....
Net losses incurred	$256 69

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, FALL RIVER, MASS.

Organized under the laws of the State of Massachusetts

Commenced business.—May 1, 1870. *Initial license in Ontario.*—Oct. 21, 1927.

OFFICERS

President, Thos. E. Brayton; Secretary, H. Nelson, G. Terry; Treasurer, James W. Brigham.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$2,122,636 24	
stocks	61,120 00	
		$2,183,756 24
Cash on hand or in banks and trust companies		101,825 77
Unpaid premium deposits written subsequent to October 1st, 1927		76,082 46
Unpaid premium deposits written prior to October 1st, 1927		620 80
Total Ledger Assets		$2,362,285 27
Non-Ledger Assets		
Interest due and accrued		$31,096 12
Market value of bonds and stocks over book value		186,563 76
Total Non-Ledger Assets		$217,659 88
Total Assets		$2,579,945 15
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$620 80
Total Admitted Assets		$2,579,324 35

Liabilities

Net amount of unpaid claims	$25,758 04
Unearned premium deposits	1,036,903 35
Salaries, expenses, etc., due or accrued	365 59
Taxes due or accrued	2,164 17
Total Liabilities	$1,065,191 15
Surplus of Assets over all Liabilities	1,514,133 20
Total	$2,579,324 35

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*See note on page 170.

Income

Gross premium deposits	$1,590,917 96	
Less return premium deposits	160,003 06	
Net premium deposits		$1,430,914 90
Interest on bonds, etc		110,122 28
Other sources		50 00
Borrowed money		30,000 00
Gross profit on sale or maturity of bonds		4,277 51
Total Income		$1,575,364 69
Total Ledger Assets, December 31st, 1926		2,272,259 86
Total		$3,847,624 55

Disbursements

Gross amount paid for losses	$73,804 89	
Net amount paid policyholders for losses		$73,804 89
Borrowed money and interest		30,038 33
Loss adjustment expenses		1,570 96
Expenses of administration		31,381 55
Agents' compensation (including brokerage)		27 69
Rents		2,360 61
Furniture and fixtures		1,035 91
Inspections and surveys		33,670 22
Taxes, licenses, fees		2,578 91
Postage, telegrams, telephones and express		653 10
Legal expenses		443 62
Gross decrease, by adjustment in book value of bonds, etc		3,767 50
Gross loss on sale of		
Maps, including corrections		4,518 57
Advertising, printing and stationery		1,490 62
Miscellaneous		36 48
Total Disbursements		$187,378 96
Unused premium deposits returned to policyholders		1,297,960 32
Total		$1,485,339 28
Total Ledger Assets, December 31st, 1927		2,362,285 27
Total		$3,847,624 55

Risks and Premium Deposits

	All risks (Fire)	Gross Premium deposits thereon
In force on 31st December, 1926	$300,943,252 15	$1,960,421 04
Written or renewed during the year	245,529,965 00	1,590,917 96
Total	$546,473,217 15	$3,551,339 00
Deduct expirations and cancellations	232,887,103 00	1,535,653 19
Net amount in force 31st December, 1927	$313,586,114 15	$2,015,685 81

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $29,271,357.55.

Net losses paid since organization, $2,599,920.60.

Unabsorbed premium deposits paid policyholders since organization, $24,382,793.74.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits—1 year, 96%; 2 years, 92.21%; 3 years, 88.36%; 4 years, 85.27%.

Average percentage of cash premium deposits returned to date, 89.12%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $365,000.00.

Largest net aggregate amount insured in any one hazard, $365,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$539,890 00
Less risks cancelled	101,200 00
Net risks written	$438,690 00
Gross premium deposit on risks written and renewed	$3,473 10
Less return premium deposit on cancellations and expirations	3,633 97
Net premium deposit received	*—$160 87*
Losses paid (deducting salvage)	$9 10
Less losses on risks reinsured	....
Net losses paid	$9 10
Losses incurred	$53 21
Less losses on risks reinsured	....
Net losses incurred	$53 21

FIREMEN'S MUTUAL INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—Sept., 1854. *Initial license in Ontario.*—Aug. 27, 1927.

OFFICERS

President, Fred'k. T. Moses; Vice-Presidents, Charles G. Easton, Carl A. Moses, Max A. Matthes; Secretary, Chas. G. Easton; Treasurer, Fred'k. T. Moses.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Mortgage loans on real estate		$319,500 00
Book value of bonds	$3,621,588 32	
stocks	1,161,820 06	
		4,783,408 38
Cash on hand or in banks and trust companies		443,070 32
Unpaid premium deposits written subsequent to October 1st, 1927		195,743 47
Unpaid premium deposits written prior to October 1st, 1927		1,863 20
Total Ledger Assets		$5,743,585 37
Non-Ledger Assets		
Interest due and accrued		$56,107 39
Market vaue of bonds and stocks over book value		419,529 62
Total Non-Ledger Assets		$475,637 01
Total Assets		$6,219,222 38
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$1,863 20
Total Admitted Assets		$6,217,359 18

Liabilities

Net amount of unpaid claims	$70,314 10
Unearned premium deposits	2,587,118 31
Salaries, expenses, etc., due or accrued	1,055 53
Taxes due or accrued	15,590 00
Total Liabilities	$2,674,077 94
Surplus of Assets over all Liabilities	3,543,281 24
Total	$6,217,359 18

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*See note on page 170.

Income

Gross premium deposits	$3,220,358 76	
Less return premium deposits	406,208 87	
Net premium deposits		$2,814,149 89
Interest on bonds, etc		270,463 53
Sale of warrants	$922 00	
Sale of rights	86 70	
		1,008 70
Gross profit on sale or maturity of bonds		59,524 10
Gross profit on sale or maturity of stocks		6,399 50
Total Income		$3,151,545 72
Total Ledger Assets, December 31st, 1926		5,499,800 42
Total		$8,651,346 14

Disbursements

Gross amount paid for losses	$183,171 79	
Net amount paid policyholders for losses		$183,171 79
Loss adjustment expenses		31 92
Expenses of administration		142,083 62
Agents' compensation (including brokerage)		47 50
Rents		11,520 44
Furniture and fixtures		2,706 54
Inspections and surveys		97,832 89
Taxes, licenses, fees		15,611 81
Postage, telegrams, telephones and express		3,429 71
Legal expenses		1,537 80
Gross loss on sale of bonds		16,553 58
Advertising, printing and stationery		6,996 06
Miscellaneous		460 05
Total Disbursements		$481,983 71
Unused premium deposits returned to policyholders		2,425,777 06
Total		$2,907,760 77
Total Ledger Assets, December 31st, 1927		5,743,585 37
Total		$8,651,346 14

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$717,544,378 00	$4,820,380 34
Written or renewed during the year	478,659,937 00	3,220,358 76
Total	$1,196,204,315 00	$8,040,739 10
Deduct expirations and cancellations	455,088,914 00	3,121,841 11
Net amount in force 31st December, 1927	$741,115,401 00	$4,918,897 99

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $56,690,273.32.

Net losses paid since organization, $5,543,539.54.

Unabsorbed premium deposits paid policyholders since organization, $44,671,355.56.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 94%; 2 years, 88%; 3 years, 82%; 4 years, 77%.

Average percentage of cash premium deposits returned to date, 79%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—Fixed by by-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

Answer.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $465,000.00.
Largest net aggregate amount insured in any one hazard, $465,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$2,673,623 00
Less risks cancelled	252,866 00
Net risks written	$2,420,757 00
Gross premium deposit on risks written and renewed	$20,950 18
Less return premium deposit on cancellations and expirations	18,792 34
Net premium deposit received	$2,157 84
Losses paid (deducting salvage)	$221 26
Less losses on risks reinsured	....
Net losses paid	$221 26
Losses incurred	$221 26
Less losses on risks reinsured	....
Net losses incurred	$221 26

HOPE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—April, 1875. *Initial license in Ontario.*—August 27th, 1927.

President, Chas. C. Stover; Vice-Presidents, Wm. C. Greene, Ernest Kerr; Secretary Royal G. Luther; Treasurer, Chas. C. Stover.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$1,397,906 65	
stocks	48,273 52	
		$1,446,180 17
Cash on hand or in banks and trust companies		190,366 33
Unpaid premium deposits written subsequent to October 1st, 1927		46,699 37
Unpaid premium deposits written prior to October 1st, 1927		1,067 66
Total Ledger Assets		$1,684,313 53
Non-Ledger Assets		
Interest due and accrued		$16,060 97
Market value of bonds and stocks over book value		57,232 83
Total Non-Ledger Assets		$73,293 80
Total Assets		$1,757,607 33
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$1,067 66
Total Admitted Assets		$1,756,539 67

Liabilities

Net amount of unpaid claims	$24,118 88
Unearned premium deposits	746,606 98
Salaries, expenses, etc., due or accrued	1,294 09
Taxes due or accrued	4,075 27
Total Liabilities	$776,095 22
Surplus of Assets over all Liabilities	980,444 45
Total	$1,756,539 67

Income

Gross premium deposits	$937,691 99	
Less return premium deposits	115,969 73	
Net premium deposits		$821,722 26
Interest on bonds, etc		67,657 22
Interest on overdue premium deposits		54 93
Sale of office equipment		35 00
Gross profit on sale or maturity of bonds		2,418 75
Total Income		$891,888 16
Total Ledger Assets, December 31st, 1926		1,599,625 77
Total		$2,491,513 93

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*See note on page 170.

Disbursements

Gross amount paid for losses	$48,844 02	
Net amount paid policyholders for losses		$48,844 02
Expenses of administration		28,391 88
Rents		4,787 33
Furniture and fixtures		1,107 56
Inspections and surveys, including adjustments		33,215 19
Taxes, licenses, fees		3,993 37
Postage, telegrams, telephones and express		854 91
Legal expenses		439 91
Gross loss on sale of bonds		120 31
Advertising, printing and stationery		3,391 38
Miscellaneous		5,753 90
Total Disbursements		$130,899 76
Unused premium deposits returned to policyholders		676,300 64
Total		$807,200 40
Total Ledger Assets, December 31st, 1927		1,684,313 53
Total		$2,491,513 93

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$190,675,499 00	$1,335,701 40
Written or renewed during the year	133,846,513 00	937,691 99
Total	$324,522,012 00	$2,273,393 39
Deduct expirations and cancellations	122,437,268 00	877,937 94
Net amount in force 31st December, 1927	$202,084,744 00	$1,395,455 45

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

Answer.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $19,013,184.83.

Net losses paid since organization, $2,016,715.32.

Unabsorbed premium deposits paid policyholders since organization, $14,723,153.77.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 93.14%; 2 years, 90.52%; 3 years, 83.69%; 4 years, 82.21%; 5 years, 75%.

Average percentage of cash premium deposits returned to date, 86.69%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

Answer.—By policy contract.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

Answer.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

Answer.—No.

Largest gross aggregate amount insured in any one hazard, $125,000.00.

Largest net aggregate amount insured in any one hazard, $125,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$1,102,606 00
Less risks cancelled	74,940 00
Net risks written	$1,027, 66 00
Gross premium deposit on risks written and renewed	$8,566 93
Less return premium deposit on cancellations and expiration	756 84
Net premium deposit received	$7,810 09
Losses paid (deducting salvage)	$139 52
Net losses paid	$139 52
Losses incurred	$186 83
Net losses incurred	$186 83

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*See note on page 170.

KEYSTONE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA, PA.

Organized under the laws of the State of Pennsylvania

Commenced business.—January 1st, 1884. *Initial license in Ontario.*—October 21st, 1927.

OFFICERS

President, Fred'k A. Downes; Vice-Presidents, Simon Miller, Herbert P. Onyx, John C. Rieg; Secretary, Geo. C. Hopson; Treasurer, Fred'k A. Downes.

Chief Representative in Canada.—W. A. Young

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$706,062 79
Cash on hand or in banks and trust companies	61,701 92
Unpaid premium deposits written subsequent to October 1st, 1927	33,827 94
Total Ledger Assets	$801,592 65
Non-Ledger Assets	
Interest due and accrued	$10,702 16
Market value of bonds and stocks over book value	25,887 21
Total Non-Ledger Assets	$36,589 37
Total Assets	$838,182 02
Total Admitted Assets	$838,182 02

Liabilities

Net amount of unpaid claims	$9,046 50
Unearned premium deposits	417,280 37
Salaries, expenses, etc., due or accrued	300 00
Taxes due or accrued	2,500 00
Total Liabilities	$429,126 87
Surplus of Assets over all Liabilities	409,055 15
Total	$838,182 02

Income

Gross premium deposits	$635,910 31	
Less return premium deposits	82,019 98	
Net premium deposits		$553,890 33
Interest on bonds, etc		33,946 17
Gross profit on sale or maturity of bonds		655 44
Total Income		$588,491 94
Total Ledger Assets, December 31st, 1926		756,511 51
Total		$1,345,003 45

Disbursements

Gross amount paid for losses	$27,154 13	
Net amount paid policyholders for losses		$27,154 13
Expenses of administration		35,494 94
Rents		5,916 35
Furniture and fixtures		3,486 70
Inspections and surveys		14,010 23
Taxes, licenses, fees		2,645 44
Postage, telegrams, telephones and express		660 67
Legal expenses		403 72
Gross decrease, by adjustment, in book value of bonds, etc		6,700 00
Advertising, printing and stationery		2,546 67
Miscellaneous		839 11
Total Disbursements		$99,857 96
Unused premium deposits returned to policyholders		443,552 84
Total		$543,410 80
Total Ledger Assets, December 31st, 1927		801,592 65
Total		$1,345,003 45

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$102,127,020 00	$749,871 18
Written or renewed during the year	86,395,162 00	635,910 31
Total	$188,522,182 00	$1,385,781 49
Deduct expirations and cancellations	77,533,972 00	577,873 30
Net amount in force 31st December, 1927	$110,988,210 00	$807,908 19

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $11,764,201.60.

Net losses paid since organization, $1,326,332.98.

Unabsorbed premium deposits paid policyholders since organization, $9,028,852.17.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 93%; 2 years, 84%; 3 years, 77%; 4 years, 67%; 5 years, 55%.

Average percentage of cash premium deposits returned to date, 76.3%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—Fixed by by-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $40,000.00.

Largest net aggregate amount insured in any one hazard, $40,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$443,180 00
Less risks cancelled	20,050 00
Net risks written	$423,130 00
Gross premium deposit on risks written and renewed	$3,759 03
Less return premium deposit on cancellations and expirations	3,088 77
Net premium deposit received	$670 26
Losses paid (deducting salvage)	$47 57
Net losses paid	$47 57

MANTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA, PA.

Organized under the laws of the State of Pennsylvania

Commenced business.—March 1st, 1894. *Initial license in Ontario.*—October 21st, 1927.

OFFICERS

President, Fred'k A. Downs; Vice-Presidents, Joseph Bancroft, Herbert P. Onyx, John C Rieg; Secretary, Geo. C. Hopson; Treasurer, Fred'k A. Downs.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

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*See note on page 170.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$639,318 70
Cash on hand or in banks and trust companies	46,803 04
Unpaid premium deposits written subsequent to October 1st, 1927	31,110 36
Total Ledger Assets	$717,232 10
Non-Ledger Assets	
Interest due and accrued	$9,230 19
Market value of bonds and stocks over book value	18,041 30
Total Non-Ledger Assets	$27,271 49
Total Assets	$744,503 59
Deduct assets not admitted:	
Unpaid premium deposits written prior to October 1st, 1927	....
Total Admitted Assets	$744,503 59

Liabilities

Net amount of unpaid claims	$8,673 48
Unearned premium deposits	365,993 19
Salaries, expenses, etc., due or accrued	250 00
Taxes due or accrued	2,500 00
Total Liabilities	$377,416 67
Surplus of Assets over Liabilities	367,086 92
Total	$744,503 59

Income

Gross premium deposits	$578,737 46	
Less return premium deposits	72,479 83	
Net premium deposits		$506,257 63
Interest on bonds, etc		29,616 38
Gross profit on sale or maturity of bonds		337 50
Total Income		$536,211 51
Total Ledger Assets December 31st, 1926		678,049 44
Total		$1,214,260 95

Disbursements

Gross amount paid for losses	$23,357 54	
Net amount paid policyholders for losses		$23,357 54
Expenses of administration		31,897 79
Auditors' fees		400 00
Rents		5,254 41
Furniture and fixtures		3,099 29
Inspections and surveys		12,303 74
Taxes, licenses, fees		2,628 28
Postage, telegrams, telephones and express		588 61
Legal expenses		358 63
Gross decrease, by adjustment, in book value of bonds, etc		6,637 50
Gross loss on sale of bonds		86 25
Advertising, printing and stationery		2,282 18
Miscellaneous		383 65
Total Disbursements		$89,277 87
Unused premium deposits returned to policyholders		407,750 98
Total		$497,028 85
Total Ledger Assets, December 31st, 1927		717,232 10
Total		$1,214,260 95

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$89,619,119 00	$664,812 11
Written or renewed during the year	78,072,025 00	578,737 46
Total	$167,691,144 00	$1,243,549 57
Deduct expirations and cancellations	70,171,032 00	526,477 34
Net amount in force 31st December, 1927	$97,520,112 00	$717,072 23

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $9,594,996.34.

Net losses paid since organization, $806,865.80.

Unabsorbed premium deposits paid policyholders since organization, $7,630,428.25.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 93%; 2 years, 84%; 3 years, 77%; 4 years, 67%; 5 years, 55%.

Average percentage of cash premium deposits returned to date, 80.76%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $40,000.00.

Largest net aggregate amount insured in any one hazard, $40,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$404,380 00
Less risks cancelled	15,050 00
Net risks written	$389,330 00
Gross premium deposit on risks written and renewed	$3,490 54
Less return premium deposit on cancellations and expirations	2,733 60
Net premium deposit received	$756 94
Losses paid (deducting salvage)	$39 63
Net losses paid	$39 63

MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—1835. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Perigree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$1,588,191 79	
stocks	1,910,720 83	
		$3,498,912 62
Cash on hand or in banks and trust companies		470,715 39
Unpaid premium deposits written subsequent to October 1st, 1927		97,037 13
Unpaid premium deposits written prior to October 1st, 1927		2,632 29
Total Ledger Assets		$4,069,297 43
Non-Ledger Assets		
Interest due and accrued		$21,291 07
Market value of bonds and stocks over book value		1,002,630 38
Total Non-Ledger Assets		$1,023,921 45
Total Assets		$5,093,218 88
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$2,632 29
Total Admitted Assets		$5,090,586 59

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*See note on page 170.

Liabilities

Net amount of unpaid claims	$51,783 62
Unearned premium deposits	1,811,387 78
Salaries, expenses, etc., due or accrued	164 59
Taxes due or accrued	11,689 98
Total Liabilities	$1,875,025 97
Surplus of Assets over all Liabilities	3,215,560 62
Total	$5,090,586 59

Income

Gross premium deposits	$2,070,492 65	
Less return premium deposits	284,056 03	
Net premium deposits		$1,786,436 62
Interest on bonds, etc		226,650 43
Gross profit on sale or maturity of bonds	$12,450 62	
Gross profit on sale or maturity of stocks	3,696 94	
		16,147 56
Total Income		$2,029,234 61
Total Ledger Assets, December 31st, 1926		3,841,027 90
Total		$5,870,262 51

Disbursements

Gross amount paid for losses	$138,492 50	
Net amount paid policyholders for losses		$138,492 50
Expenses of administration		36,822 99
Rents		6,654 88
Furniture and fixtures		1,324 72
Inspections and surveys		88,953 08
Taxes, licenses, fees		12,384 43
Postage, telegrams, telephones and express		1,674 36
Legal expenses		1,420 17
Gross decrease, by adjustment, in book value of bonds, etc		642 65
Gross loss on sale of bonds		421 88
Advertising, printing and stationery		4,210 10
Total Disbursements		$293,001 76
Unused premium deposits returned to policyholders		1,507,963 32
Total		$1,800,965 08
Total Ledger Assets, December 31st, 1927		4,069,297 43
Total		$5,870,262 51

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$488,970,852 00	$3,264,584 24
Written or renewed during the year	311,622,123 00	2,070,492 65
Total	$800,592,975 00	$5,335,076 89
Deduct expirations and cancellations	285,265,221 00	1,939,160 59
Net amount in force 31st December, 1927	$515,327,754 00	$3,395,916 30

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $31,629,979.79.

Net losses paid since organization, $3,504,883.42.

Unabsorbed premium deposits paid policyholders since organization, $24,529,121.72.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 95%; 2 years, 91%; 3 years, 87%; 4 years, 83%.

Average percentage of cash premium deposits returned to date, 82.99% (one year policies).

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—Fixed by policy.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $600,000.00.

Largest net aggregate amount insured in any one hazard, $600,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$1,961,767 00
Less risks cancelled	292,508 00
Net risks written	$1,669,259 00
Gross premium deposit on risks written and renewed	$14,577 18
Less return premium deposit on cancellations and expirations	12,010 48
Net premium deposit received	$2,566 70
Losses paid (deducting salvage)	$468 92
Less losses on risks reinsured	....
Net losses paid	$468 92
Losses incurred	$427 81
Less losses on risks reinsured	....
Net losses incurred	$427 81

MECHANICS' MUTUAL FIRE INSURANCE COMPANY

Head Office, Providence, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—1871. *Initial license in Ontario.*—August 27th, 1927.

Officers

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Perigree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$956,734 29	
stocks	1,270,333 34	
		$2,227,067 63
Cash on hand or in banks and trust companies		306,699 76
Unpaid premium deposits written subsequent to October 1st, 1927		58,222 27
Unpaid premium deposits written prior to October 1st, 1927		1,579 38
Total Ledger Assets		$2,593,569 04
Non-Ledger Assets		
Interest due and accrued		$13,839 85
Market value of bonds and stocks over book value		664,211 37
Total Non-Ledger Assets		$678,051 22
Total Assets		$3,271,620 26
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$1,579 38
Total Admitted Assets		$3,270,040 88

Liabilities

Net amount of unpaid claims	$31,070 16
Unearned premium deposits	1,086,832 68
Salaries, expenses, etc., due or accrued	98 76
Taxes due or accrued	7,728 55
Total Liabilities	$1,125,730 15
Surplus of Assets over all Liabilities	2,144,310 73
Total	$3,270,040 88

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*See note on page 170.

Income

Gross premium deposits	$1,242,295 59	
Less return premium deposits	170,433 60	
Net premium deposits		$1,071,861 99
Interest on bonds, etc		143,738 61
Gross profit on sale or maturity of bonds	$9,370 47	
Gross profit on sale or maturity of stocks	2,692 20	
		12,062 67
Total Income		$1,227,663 27
Total Ledger Assets, December 31st, 1926		2,447,440 48
Total		$3,675,103 75

Disbursements

Gross amount paid for losses	$83,095 50	
Net amount paid policyholders for losses		$83,095 50
Expenses of administration		22,113 78
Rents		3,992 94
Furniture and fixtures		794 84
Inspection and surveys		53,371 90
Taxes, licenses, fees		8,565 68
Postage, telegrams, telephones and express		1,006 42
Legal expenses		852 69
Gross decrease, by adjustment, in book value of bonds, etc		15 00
Gross loss on sale of bonds		421 88
Advertising, printing and stationery		2,526 07
Total Disbursements		$176,756 70
Unused premium deposits returned to policyholders		904,778 01
Total		$1,081,534 71
Total Ledger Assets, December 31st, 1927		2,593,569 04
Total		$3,675,103 75

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$293,382,511 00	$1,958,750 54
Written or renewed during the year	186,973,274 00	1,242,295 59
Total	$480,355,785 00	$3,201,046 13
Deduct expirations and cancellations	171,159,132 00	1,163,496 35
Net amount in force 31st December, 1927	$309,196,653 00	$2,037,549 78

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $19,744,656.77.

Net losses paid since organization, $1,947,426.24.

Unabsorbed premium deposits paid policyholders since organization, $15,551,735.89.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 95%; 2 years, 91%; 3 years, 87%; 4 years, 83%.

Average percentage of cash premium deposits returned to date (one year policies), 86.12%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—Fixed by policy.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $350,000.00.

Largest net aggregate amount insured in any one hazard, $350.000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$1,177,060 00
Less risks cancelled	175,505 00
Net risks written	$1,001,555 00
Gross premium deposit on risks written and renewed	$8,746 31
Less return premium deposit on cancellations and expiration	7,206 28
Net premium deposit received	$1,540 03
Losses paid (deducting salvage)	$281 35
Less losses on risks reinsured	....
Net losses paid	$281 35
Losses incurred	$256 69
Less losses on risks reinsured	....
Net losses incurred	$256 69

MERCANTILE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—1884. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, Fred'k T. Moses; Vice-Presidents, Carl A. Moses, Max H. Matthes; Secretary Walter K. Pullen; Treasurer, Fred'k T. Moses.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Mortgage loans on real estate		$51,000 00
Book value of bonds	$467,685 58	
stocks	361,683 67	
		829,369 25
Cash on hand or in banks and trust companies		90,945 52
Unpaid premium deposits written subsequent to October 1st, 1927		40,916 72
Unpaid premium deposits written prior to October 1st, 1927		392 25
Total Ledger Assets		$1,012,623 74
Non-Ledger Assets		
Interest due and accrued		$8,758 98
Market value of bonds and stocks over book value		60,295 75
Total Non-Ledger Assets		$69,054 73
Total Assets		$1,081,678 47
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$392 25
Total Admitted Assets		$1,081,286 22

Liabilities

Net amount of unpaid claims	$14,666 28
Unearned premium deposits	520,711 80
Salaries, expenses, etc., due or accrued	124 18
Taxes due or accrued	6,624 00
Total Liabilities	$542,126 26
Surplus of Assets over all Liabilities	539,159 96
Total	$1,081,286 22

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*See note on page 170.

Income

Gross premium deposits	$674,574 44	
Less return premium deposits	75,759 53	
Net premium deposits		$598,814 91
Interest on bonds, etc		46,450 51
Gross profit on sale or maturity of bonds		5,309 05
Total Income		$650,574 47
Total Ledger Assets, December 31st, 1926		839,126 11
Total		$1,489,700 58

Disbursements

Gross amount paid for losses	$32,646 57	
Net amount paid policyholders for losses		$32,646 57
Loss adjustment expenses		6 72
Expenses of administration		28,569 04
Agents' compensation (including brokerage)		22 50
Investment expenses		63 75
Rents		1,382 07
Furniture and fixtures		316 89
Inspections and surveys		15,360 25
Taxes, licenses, fees		5,697 85
Postage, telegrams, telephones and express		432 14
Legal expenses		212 22
Gross loss on sale of bonds	$109 37	
Gross loss on sale of stocks	56 05	
		165 42
Advertising, printing and stationery		867 49
Total Disbursements		$85,742 91
Unused premium deposits returned to policyholders		391,333 93
Total		$477,076 84
Total Ledger Assets, December 31st, 1927		1,012,623 74
Total		$1,489,700 58

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$115,803,368 00	$794,753 78
Written or renewed during the year	100,362,405 00	674,574 44
Total	$216,165,773 00	$1,469,328 22
Deduct expirations and cancellations	73,917,029 00	518,804 41
Net amount in force 31st December, 1927	$142,248,744 00	$950,523 81

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred or on before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $10,204,482.59.

Net losses paid since organization, $1,184,499.59.

Unabsorbed premium deposits paid policyholders since organization, $7,398,975.85.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 94%; 2 years, 84%; 3 years, 76%; 4 years, 67%.

Average percentage of cash premium deposits returned to date, 72.5%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—Fixed by by-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Comapny?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $98,000.00.

Largest net aggregate amount insured in any one hazard, $98,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$562,868 00
Less risks cancelled	55,983 00
Net risks written	$506,885 00
Gross premium deposit on risks written and renewed	$4,410 57
Less return premium deposit on cancellations and expirations	3,300 10
Net premium deposit received	$1,110 47
Losses paid (deducting salvage)	$33 12
Net losses paid	$33 12
Losses incurred	$33 12
Net losses incurred	$33 12

MERCHANTS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—1874. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, Wm. B. McBee; Vice-President, Charles H. Smith; Secretary, Howard I. Lee; Treasurer, Wm. B. McBee.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$1,013,693 55	
stocks	916,439 31	
		$1,930,132 86
Cash on hand or in banks and trust companies		173,101 75
Unpaid premium deposits written subsequent to October 1st, 1927		67,581 64
Unpaid premium deposits written prior to October 1st, 1927		640 67
Total Ledger Assets		$2,171,456 92
Non-Ledger Assets		
Interest due and accrued		$14,936 45
Market value of bonds and stocks over book value		407,943 14
Total Non-Ledger Assets		$422,879 59
Total Assets		$2,594,336 51
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$640 67
Total Admitted Assets		$2,593,695 84

Liabilities

Net amount of unpaid claims	$25,069 48
Unearned premium deposits	997,567 40
Salaries, expenses, etc., due or accrued	745 57
Taxes due or accrued	7,568 30
Total Liabilities	$1,030,950 75
Surplus of Assets over all Liabilities	1,562,745 09
Total	$2,593,695 84

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*See note on page 170.

Income

Gross premium deposits	$1,216,634 43	
Less return premium deposits	156,028 69	
Net premium deposits		$1,060,605 74
Interest on bonds, etc		110,803 14
Gross profit on sale or maturity of bonds	$21,979 08	
Gross profit on sale or maturity of stocks	1,758 37	
		23,737 45
Total Income		$1,195,146 33
Total Ledger Assets, December 31st, 1926		2,021,596 65
Total		$3,216,742 98

Disbursements

Gross amount paid for losses	$70,477 28	
Net amount paid policyholders for losses		$70,477 28
Expenses of administration		32,460 76
Agents' compensation (including brokerage)		25 00
Rents		4,262 92
Furniture and fixtures		1,465 44
Inspections and surveys		50,448 58
Taxes, licenses, fees		8,340 76
Postage, telegrams, telephones and express		1,055 78
Legal expenses		436 48
Gross decrease, by adjustment, in book value of bonds, etc		21,627 75
Advertising, printing and stationery		3,663 00
Total Disbursements		$194,263 75
Unused premium deposits returned to policyholders		851,022 31
Total		$1,045,286 06
Total Ledger Assets, December 31st, 1927		2,171,456 92
Total		$3,216,742 98

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$265,355,174 00	$1,760,882 50
Written or renewed during the year	182,654,974 00	1,216,634 43
Total	$448,010,148 00	$2,977,516 93
Deduct expirations and cancellations	163,431,634 00	1,109,650 66
Net amount in force 31st December, 1927	$284,578,514 00	$1,867,866 27

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

Answer.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $18,891,000.28.

Net losses paid since organization, $1,743,949.34.

Unabsorbed premium deposits paid policyholders since organization, $14,658,807.92.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 94%; 2 years, 88%; 3 years, 82%; 4 years, 77%.

Average percentage of cash premium deposits returned to date, 77.59%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

Answer.—By charter.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

Answer.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

Answer.—No.

Largest gross aggregate amount insured in any one hazard, $85,000.00.
Largest net aggregate amount insured in any one hazard, $85,000.00.

***Business in the Province of Ontario during 1927**

Gross risks written and renewed	$1,165,055 00
Less risks cancelled	233,996 00
Net risks written	$931,059 00
Gross premium deposit on risks written and renewed	$8,521 81
Less return premium deposit on cancellations and expirations	6,687 93
Net premium deposit received	$1,833 88
Losses paid (deducting salvage)	$230 64
Less losses on risks reinsured	....
Net losses paid	$230 64
Losses incurred	$260 54
Less losses on risks reinsured	....
Net losses incurred	$260 54

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, CHICAGO, ILL.

Organized under the laws of the State of Illinois

Commenced business.—September 9th, 1895. *Initial license in Ontario.*—October 10th, 1927.

OFFICERS

President, H. N. Wade; Vice-Presidents, E. A. Russell, J. L. Wilds; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$697,231 05	
stocks	32,187 50	
		$729,418 55
Cash on hand or in banks and trust companies		48,210 98
Uncollected premiums		60,205 58
Other assets		4,000 00
Total Ledger Assets		$841,835 11
Non-Ledger Assets		
Interest due and accrued		$11,505 03
Market value of bonds and stocks over book value		63,886 45
Total Non-Ledger Assets		$75,391 48
Total Assets		$917,226 59
Deduct assets not admitted:		
Interest on bonds in default		$375 00
Total Admitted Assets		$916,851 59

Liabilities

Net amount of unpaid claims	$3,325 34
Unearned premium deposits	416,305 19
Salaries, expenses, etc., due or accrued	4,259 34
Taxes due or accrued	2,500 00
Contingent reserve fund	24,493 92
Total Liabilities	$450,883 79
Surplus of Assets over all Liabilities	465,967 80
Total	$916,851 59

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*See note on page 170.

Income

Gross premium deposits	$533,833 36	
Less return premium deposits	66,099 30	
Net premium deposits		$467,734 06
Interest on bonds, etc		41,448 23
Other sources		131 52
Gross profit on sale or maturity of bonds		3,939 97
Total Income		$513,253 78
Total Ledger Assets, December 31st, 1926		739,801 33
Total		$1,253,055 11

Disbursements

Gross amount paid for losses	$24,206 31	
Net amount paid policyholders for losses		$24,206 31
Expenses of administration		32,003 93
Rents		4,241 37
Furniture and fixtures		61 71
Inspections and surveys		11,031 43
Taxes, licenses, fees		3,014 09
Postage, telegrams, telephones and express		840 15
Legal expenses		507 45
Gross decrease, by adjustment, in book value of bonds, etc		1,887 65
Gross loss on sale of bonds		12 50
Advertising, printing and stationery		2,821 66
Miscellaneous		588 22
Total Disbursements		$81,216 47
Unused premium deposits returned to policyholders		330,003 53
Total		$411,220 00
Total Ledger Assets, December 31st, 1927		841,835 11
Total		$1,253,055 11

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$98,745,415 00	$684,583 40
Written or renewed during the year	76,011,225 00	533,833 36
Total	$174,756,640 00	$1,218,416 76
Deduct expirations and cancellations	62,790,555 00	447,077 60
Net amount in force 31st December, 1927	$111,966,085 00	$771,339 16

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $5,894,526.46.

Net losses paid since organization, $489,403.04.

Unabsorbed premium deposits paid policyholders since organization, $4,221,811.16.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 92%; 2 years, 84%; 3 years, 76%; 4 years, 68%; 5 years, 60%.

Average percentage of cash premium deposits returned to date, 83.71%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $70,000.00.

Largest net aggregate amount insured in any one hazard, $70,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$438,408 00
Less risks cancelled	286,625 00
Net risks written	$151,783 00
Gross premium deposit on risks written and renewed	$3,449 37
Less return premium deposit on cancellations and expirations	1,878 11
Net premium deposit received	$1,571 26
Losses paid (deducting salvage)	$59 52
Less losses on risks reinsured	....
Net losses paid	$59 52
Losses incurred	$59 52
Less losses on risks reinsured	....
Net losses incurred	$59 52

NARRAGANSETT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—January 1st, 1895. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, Fred'k T. Moses; Vice-Presidents, Carl A. Moses, Max A. Matthes; Secretary, Walter K. Pullen; Treasurer, Fred'k T. Moses.

Chief Representative in Canada.—W. A. Young.
Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Mortgage loans on real estate		$16,000 00
Book value of bonds	$263,238 46	
stocks	189,976 60	
		453,215 06
Cash on hand or in banks and trust companies		33,872 11
Unpaid premium deposits written subsequent to October 1st, 1927		20,458 35
Unpaid premium deposits written prior to October 1st, 1927		196 13
Total Ledger Assets		$523,741 65
Non-Ledger Assets		
Interest due and accrued		$4,500 26
Market value of bonds and stocks over book value		32,024 94
Total Non-Ledger Assets		$36,525 20
Total Assets		$560,266 85
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$196 13
Total Admitted Assets		$560,070 72

Liabilities

Net amount of unpaid claims	$7,356 66
Unearned premium deposits	263,711 03
Salaries, expenses, etc., due or accrued	62 09
Taxes due or accrued	3,603 52
Total Liabilities	$274,733 30
Surplus of Assets over all Liabilities	285,337 42
Total	$560,070 72

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*See note on page 170.

Income

Gross premium deposits	$338,290 49	
Less return premium deposits	39,671 85	
Net premium deposits		$298,618 64
Interest on bonds, etc.		24,252 98
Gross profit on sale or maturity of bonds		6,853 12
Total Income		$329,724 74
Total Ledger Assets, December 31st, 1926		436,860 69
Total		$766,585 43

Disbursements

Gross amount paid for losses	$15,932 67	
Net amount paid policyholders for losses		$15,932 67
Loss adjustment expenses		3 36
Expenses of administration		14,684 44
Agents' compensation (including brokerage)		22 50
Rents		718 56
Furniture and fixtures		158 44
Inspections and surveys		7,950 93
Taxes, licenses, fees		3,330 51
Postage, telegrams, telephones and express		218 84
Legal expenses		109 85
Gross loss on sale of bonds and stocks		146 83
Advertising, printing and stationery		417 63
Miscellaneous		12 75
Total Disbursements		$43,707 31
Unused premium deposits returned to policyholders		199,136 47
Total		$242,843 78
Total Ledger Assets, December 31st, 1927		523,741 65
Total		$766,585 43

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$59,917,462 00	$413,559 63
Written or renewed during the year	50,313,202 00	338,290 49
Total	$110,230,664 00	$751,850 12
Deduct expirations and cancellations	37,759,987 00	265,746 50
Net amount in force 31st December, 1927	$72,470,677 00	$486,103 62

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $4,508,004.21.

Net losses paid since organization, $435,212.73.

Unabsorbed premium deposits paid policyholders since organization, $3,284,844.94.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 94%; 2 years, 84%; 3 years, 76%; 4 years, 67%.

Average percentage of cash premium deposits returned to date, 72%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By by-law.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Three.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $49,000.00.

Largest net aggregate amount insured in any one hazard, $49,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$281,434 00
Less risks cancelled	24,491 00
Net risks written	$256,943 00
Gross premium deposit on risks written and renewed	$2,205 28
Less return premium deposit on cancellations and expirations	1,691 87
Net premium deposit received	$513 41
Losses paid (deducting salvage)	$16 56
Less losses on risks reinsured	....
Net losses paid	$16 56
Losses incurred	$16 56
Less losses on risks reinsured	....
Net losses incurred	$16 56

NATIONAL MUTUAL ASSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA, PA.

Organized under the laws of the State of Pennsylvania.

Commenced business.—January 1st, 1902. *Initial license in Ontario.*—October 21st, 1927.

OFFICERS

President, Fred'k A. Downes; Vice-Presidents, Alfred Crawford, Herbert P. Onyx, John C. Rieg; Secretary, Geo. C. Hopson; Treasurer, Fred'k A. Downes.

Chief Representative in Canada.—W. A. Young.
Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$220,724 97	
stocks	2,250 00	
		$222,974 97
Cash on hand or in banks and trust companies		20,149 79
Unpaid premium deposits written subsequent to October 1st, 1927		10,772 32
Total Ledger Assets		$253,897 08
Non-Ledger Assets		
Interest due and accrued		$3,201 93
Market value of bonds and stocks over book value		7,380 03
Total Non-Ledger Assets		$10,581 96
Total Assets		$264,479 04
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		....
Total Admitted Assets		$264,479 04

Liabilities

Net amount of unpaid claims	$3,638 64
Unearned premium deposits	127,804 55
Salaries, expenses, etc., due or accrued	150 00
Taxes due or accrued	1,350 00
Total Liabilities	$132,943 19
Surplus of Assets over all Liabilities	131,535 85
Total	$264,479 04

Income

Gross premium deposits	$220,025 55	
Less return premium deposits	24,406 81	
Net premium deposits		$195,618 74
Interest on bonds, etc		10,313 05
Gross profit on sale or maturity of bonds		20 31
Total Income		$205,952 10
Total Ledger Assets, December 31st, 1926		242,237 80
Total		$448,189 90

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*See note on page 170.

Disbursements

Gross amount paid for losses	$8,896 69	
Net amount paid policyholders for losses		$8,896 69
Expenses of administration		13,793 77
Auditors' fees		150 00
Rents		1,998 73
Furniture and fixtures		1,162 23
Inspections and surveys		4,386 86
Taxes, licenses, fees		1,340 55
Postage, telegrams, telephones and express		220 27
Legal expenses		142 63
Advertising, printing and subscriptions		965 83
Miscellaneous		106 37
Total Disbursements		$33,163 93
Unused premium deposits returned to policyholders		161,128 89
Total		$194,292 82
Total Ledger Assets, December 31st, 1927		253,897 08
		$448,189 90

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$31,827,358 00	$235,529 61
Written or renewed during the year	29,639,864 00	220,025 55
Total	$61,467,222 00	$455,555 16
Deduct expirations and cancellations	27,262,757 00	204,798 06
Net amount in force. 31st December, 1927	$34,204,465 00	$250,757 10

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $3,179,002.34.

Net losses paid since organization, $249,327.75.

Unabsorbed premium deposits paid policyholders since organization, $2,505,111.57.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 92%; 2 years, 82%; 3 years, 72%; 4 years, 58%; 5 years, 50%.

Average percentage of cash premium deposits returned to date, 84.82%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By by-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $15,000.00.
Largest net aggregate amount insured in any one hazard, $15,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$152,595 00
Less risks cancelled	5,250 00
Net risks written	$147,345 00
Gross premium deposit on risks written and renewed	$1,589 99
Less return premium deposit on cancellations and expirations	629 48
Net premium deposit received	$960 51
Losses paid (deducting salvage)	$21 12
Less losses on risks reinsured	....
Net losses paid	$21 12

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*See note on page 170.

PAPER MILL MUTUAL INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

Organized under the laws of the State of Massachusetts.

Commenced business.—1887. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, D. W. Lane; Vice-President, Waldo E. Pratt; Secretary, G. H. Gibson; Treasurer, D. W. Lane.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$649,805 95	
stocks	17,700 00	
		$667,505 95
Cash on hand or in banks and trust companies		73,570 26
Unpaid premium deposits written subsequent to October 1st, 1927		25,091 08
Unpaid premium deposits written prior to October 1st, 1927		21 33
Total Ledger Assets		$766,188 62
Non-Ledger Assets		
Interest due and accrued		$9,806 03
Market value of bonds and stocks over book value		40,074 05
Total Non-Ledger Assets		$49,880 08
Total Assets		$816,068 70
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$21 33
Total Admitted Assets		$816,047 37

Liabilities

Net amount of unpaid claims	$3,919 31
Unearned premium deposits	312,429 20
Salaries, expenses, etc., due or accrued	500 00
Taxes due or accrued	1,100 00
Total Liabilities	$317,948 51
Surplus of Assets over all Liabilities	498,098 86
Total	$816,047 37

Income

Gross premium deposits	$510,336 39	
Less return premium deposits	47,738 22	
Net premium deposits		$462,598 17
Interest on bonds, etc		35,394 45
Gross profit on sale or maturity of bonds		5,956 00
Total Income		$503,948 62
Total Ledger Assets, December 31st, 1926		741,742 00
Total		$1,245,690 62

Disbursements

Gross amount paid for losses	$23,993 57	
Net amount paid policyholders for losses		$23,993 57
Expenses of administration		22,012 00
Rents		1,970 82
Inspections and surveys		13,765 64
Taxes, licenses, fees		1,716 86
Postage, telegrams, telephones and express		477 44
Legal expenses		144 22
Advertising, printing, and stationery		958 68
Total Disbursements		$65,039 23
Unused premium deposits returned to policyholders		414,462 77
Total		$479,502 00
Total Ledger Assets, December 31st, 1927		766,188 62
		$1,245,690 62

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross premium Deposits thereon
In force on 31st December, 1926	$93,202,060 00	$613,550 90
Written or renewed during the year	77,991,474 00	510,336 39
Total	$171,193,534 00	$1,123,887 29
Deduct expirations and cancellations	75,072,225 00	499,136 12
Net amount in force, 31st December, 1927	$96,121,309 00	$624,751 17

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $8,053,897.98.

Net losses paid since organization, $532,930.46.

Unabsorbed premium deposits paid policyholders since organization, $6,569,236.99.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 94%; 2 years, 88%; 3 years, 83%; 4 years, 77%.

Average percentage of cash premium deposits returned to date, 87.60%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By by-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $100,000.00.
Largest net aggregate amount insured in any one hazard, $100,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$281,985 00
Less risks cancelled	31,302 00
Net risks written	$250,683 00
Gross premium deposit on risks written and renewed	$1,973 13
Less return premium deposit on cancellations and expirations	1,794 03
Net premium deposit received	$179 10
Losses paid (deducting salvage)	$119 64
Less losses on risks reinsured	....
Net losses paid	$119 64
Losses incurred	$38 89
Less losses on risks reinsured	....
Net losses incurred	$38 89

PHILADELPHIA MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA.

Organized under the laws of the State of Pennsylvania.

Commenced business.—November 1st, 1880. *Initial license in Ontario.*—September 8th, 1927.

OFFICERS

President, E. I. Atlee; Vice-President, R. H. Morris; Secretary, R. L. Hudson; Treasurer, E. I. Atlee.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

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*See note on page 170.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$1,222,792 21	
stocks	188,964 15	
		$1,411,756 36
Cash on hand or in banks and trust companies		162,644 52
Unpaid premium deposits written subsequent to October 1st, 1927		60,005 09
Unpaid premium deposits written prior to October 1st, 1927		1,719 56
Total Ledger Assets		$1,636,125 53

Non-Ledger Assets

Interest due and accrued	$17,275 40
Market value of bonds and stocks over book value	246,231 64
Total Non-Ledger Assets	$263,507 04
Total Assets	$1,899,632 57
Deduct assets not admitted:	
Unpaid premium deposits written prior to October 1st, 1927	$1,719,56
Total Admitted Assets	$1,897,913 01

Liabilities

Net amount of unpaid claims	$19,901 28
Unearned premium deposits	809,359 37
Salaries, expenses, etc., due or accrued	501 79
Taxes due or accrued	2,490 31
Estimated adjustment expense	100 00
Total Liabilities	$832,352 75
Surplus of Assets over all Liabilities	1,065,560 26
Total	$1,897,913 01

Income

Gross premium deposits	$1,059,079 92	
Less return premium deposits	78,195 41	
Net premium deposits		$980,884 51
Interest on bonds, etc		83,162 44
Gross profit on sale or maturity of bonds	$13,876 75	
Gross profit on sale or maturity of stocks	1,032 21	
		14,908 96
Total Income		$1,078,955 91
Total Ledger Assets, December 31st, 1926		1,528,921 76
Total		$2,607,877 67

Disbursements

Gross amount paid for losses	$47,963 40	
Net amount paid policyholders for losses		$47,963 40
Agents' allowances		42 00
Expenses of administration		54,556 03
Rents		7,375 40
Furniture and fixtures		734 17
Inspections and surveys		47,878 68
Taxes, licenses, fees		3,456 44
Postage, telegrams, telephones and express		1,335 79
Legal expenses		345 04
Advertising, printing and stationery		3,831 16
Total Disbursements		$167,518 11
Unused premium deposits returned to policyholder		804,234 03
Total		$971,752 14
Total Ledger Assets, December 31st, 1927		1,636,125 53
Total		$2,607,877 67

Risks and Premium Deposits

	All risks (Fire)	Gross premium deposits thereon
In force on 31st December, 1926	$207,037,720 00	$1,452,410 17
Written or renewed during the year	149,031,862 00	1,059,079 92
Total	$356,069,582 00	$2,511,490 09
Deduct expirations and cancellations	135,879,923 00	982,148 59
Net amount in force, 31st December, 1927	$220,189,659 00	$1,529,341 50

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $17,625,030.13.

Net losses paid since organization, $1,472,776.32.

Unabsorbed premium deposits paid policyholders since organization, $13,474,488.85.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 93.20%; 2 years, 87.10%; 3 years, 79.49%; 4 years, 72.78%.

Average percentage of cash premium deposits returned to date, 76.92%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $175,000.00.
Largest net aggregate amount insured in any one hazard, $175,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$860,915 00
Less risks cancelled	182,275 00
Net risks written	$678,640 00
Gross premium deposit on risks written and renewed	$8,391 90
Less return premium deposit on cancellations and expirations	6,075 48
Net premium deposit received	$2,316 42
Losses paid (deducting salvage)	$150 46
Less losses on risks reinsured	....
Net losses paid	$150 46
Losses incurred	$175 46
Less losses on risks reinsured	....
Net losses incurred	$175 46

PROTECTION MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, CHICAGO, ILL.

Organized under the laws of the State of Illinois.

Commenced business.—September 1st, 1887. *Initial license in Ontario.*—October 10th, 1927.

OFFICERS

President, H. N. Wade; Vice-Presidents, Clayton Mark, J. L. Wilds; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Mortgage loans on real estate		$23,000 00
Book value of bonds	$1,120,173 70	
stocks	34,500 00	
		1,154,673 70
Cash on hand or in banks and trust companies		84,963 35
Unpaid premium deposits written subsequent to October 1st, 1927		90,334 07
Unpaid premium deposits written prior to October 1st, 1927		....
Other ledger assets		3,759 34
Total Ledger Assets		$1,356,730 46
Non-Ledger Assets		
Interest due and accrued		$18,226 44
Market value of bonds and stocks over book value		80,506 30
Total Non-Ledger Assets		$98,732 74
Total Admitted Assets		$1,455,463 20

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*See note on page 170.

Liabilities

Net amount of unpaid claims	$6,134 50
Unearned premium deposits	654,020 92
Salaries, expenses, etc., due or accrued	700 00
Taxes due or accrued (estimated)	3,500 00
Reserve for contingent fund	41,846 51
Other liabilities	4,000 00
Total Liabilities	$710,201 93
Surplus of Assets over all Liabilities	745,261 27
Total	$1,455,463 20

Income

Gross premium deposits	$836,543 97	
Less return premium deposits	108,716 79	
Net premium deposits		$727,827 18
Interest on mortgages, bonds, etc		67,476 45
Commissions		71 77
Other income		4,000 00
Gross profit on sale or maturity of bonds		5,910 20
Total Income		$805,285 60
Total Ledger Assets, December 31st, 1926		1,232,004 25
Total		$2,037,289 85

Disbursements

Gross amount paid for losses	$41,019 39	
Less amount received for salvage	....	
Net amount paid policyholders for losses		$41,019 39
Expenses of administration		51,416 57
Agents' allowances		50 00
Rents		6,736 34
Furniture and fixtures		78 97
Inspections and surveys		18,573 71
Taxes, licenses, fees		3,766 44
Postage, telegrams, telephones and express		1,330 08
Legal expenses		770 76
Gross decrease, by adjustment in book value of bonds and stocks		3,174 10
Gross loss on sale of bonds		12 50
Advertising, printing and stationery		4,417 12
Other disbursements		1,449 02
Total Disbursements		$132,795 00
Unused premium deposits returned to policyholders		547,764 39
Total		$680,559 39
Total Ledger Assets, December 31st, 1927		1,356,730 46
		$2,037,289 85

Risks and Premium Deposits

	All risks (Fire)	Gross premium deposits thereon
In force on 31st December, 1926	$164,975,521 00	$1,145,203 30
Written or renewed during the year	119,112,014 00	836,543 97
Total	$284,087,535 00	$1,981,747 27
Deduct expirations and cancellations	104,116,953 00	742,899 27
In force, December 31st, 1927	$179,970,582 00	$1,238,848 00
Deduct amount reinsured	....	....
Net amount in force 31st December, 1927	$179,970,582 00	$1,238,848 00

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $10,464,242.53.

Gross net losses paid since organization, $995,052.01.

Unabsorbed premium deposits paid policyholders since organization, $7,485,414.59.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 92%; 2 years, 84%; 3 years, 76%; 4 years, 68%; 5 years, 60%.

Average percentage of cash premiums deposits returned to date, 82.46%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—Fixed by by-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five times.

Does any officer, director or principal receive any commisson on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $150,000.00.
Largest net aggregate amount insured in any one hazard, $150,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$657,612 00
Less risks cancelled	545,945 00
Net risks written	$111,667 00
Gross premium deposit on risks written and renewed	$5,174 06
Less return premium deposit on cancellations and expirations	3,773 43
Net premium deposit received	$1,400 63
Losses paid (deducting salvage)	$93 76
Less losses on risks reinsured	....
Net losses paid	$93 76
Losses incurred	$93 76
Less losses on risks reinsured	....
Net losses incurred	$93 76

RHODE ISLAND MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island.

Commenced business.—1848. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Perigree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$1,606,951 45	
stocks	1,955,301 69	
		$3,562,253 14
Cash on hand or in banks and trust companies		556,330 55
Unpaid premium deposits written subsequent to October 1st, 1927		97,037 14
Unpaid premium deposits written prior to October 1st, 1927		2,632 29
Total Ledger Assets		$4,218,253 12
Non-Ledger Assets		
Interest due and accrued		$22,514 03
Market value of bonds and stocks over book value		1,143,112 86
Total Non-Ledger Assets		$1,165,626 89
Total Assets		$5,383,880 01
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$2,632 29
Total Admitted Assets		$5,381,247 72

Liabilities

Net amount of unpaid claims	$51,783 63
Unearned premium deposits	1,811,387 78
Salaries, expenses, etc., due or accrued	164 59
Taxes due or accrued	12,781 88
Total Liabilities	$1,876,117 88
Surplus of Assets over all Liabilities	3,505,129 84
Total	$5,381,247 72

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*See note on page 170.

Income

Gross premium deposits	$2,070,492 65	
Less return premium deposits	284,056 04	
Net premium deposits		$1,786,436 61
Interest on bonds, etc		230,965 78
Gross profit on sale or maturity of bonds	$26,821 60	
Gross profit on sale or maturity of stocks	4,975 30	
		31,796 90
Total Income		$2,049,199 29
Total Ledger Assets, December 31st, 1926		3,972,291 39
Total		$6,021,490 68

Disbursements

Gross amount paid for losses	$138,492 50	
Less amount received for salvage	....	
Net amount paid policyholders for losses		$138,492 50
Expenses of administration		36,822 99
Rents		6,654 88
Furniture and fixtures		1,324 72
Inspections and surveys		88,953 10
Taxes, licenses, fees		13,476 33
Postage, telegrams, telephones and express		1,669 35
Legal expenses		1,420 17
Gross decrease, by adjustment in book value of bonds, etc		1,828 25
Gross loss on sale of bonds		421 87
Advertising, printing and stationery		4,210 09
Total Disbursements		$295,274 25
Unused premium deposits returned to policyholders		1,507,963 31
Total		$1,803,237 56
Total Ledger Assets, December 31st, 1927		4,218,253 12
Total		$6,021,490 68

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$488,970,852 00	$3,264,584 24
Written or renewed during the year	311,622,123 00	2,070,492 65
Total	$800,592,975 00	$5,335,076 89
Deduct expirations and cancellations	285,265,221 00	1,939,160 59
Net amount in force 31st December, 1927	$515,327,754 00	$3,395,916 30

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

Answer.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $38,001,754.09.

Net losses paid since organization, $3,982,614.66.

Unabsorbed premium deposits paid policyholders since organization, $30,342,024.62.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 95%; 2 years, 91%; 3 years, 87%; 4 years, 83%.

Average percentage of cash premium deposits returned to date (one-year policies), 85.47%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

Answer.—By policy.

How many times the cash premium deposit is the deposit note or contingent premium deposit.

Answer.—Five times.

Does any officer, director or principal receive any commission on the business of the Company?

Answer.—No.

Largest gross aggregate amount insured in any one hazard, $600,000.00.
Largest net aggregate amount insured in any one hazard, $600,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$1,961,767 00
Less risks cancelled	292,508 00
Net risks written	$1,669,259 00
Gross premium deposit on risks written and renewed	$14,577 18
Less return premium deposit on cancellations and expirations	12,010 48
Net premium deposit received	$2,566 70
Losses paid (deducting salvage)	$468 92
Less losses on risks reinsured	....
Net losses paid	$468 92
Losses incurred	$427 81
Less losses on risks reinsured	....
Net losses incurred	$427 81

RUBBER MANUFACTURERS' MUTUAL INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

Organized under the laws of the State of Massachusetts.

Commenced business.—January 15th, 1885. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, Arthur H. Lowe; Vice-President, Wm. B. Brophy; Secretary, Edward H. Williams; Treasurer, Wm. B. Brophy.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$1,514,058 02	
stocks	28,400 00	
		$1,542,458 02
Cash on hand or in banks and trust companies		104,707 05
Unpaid premium deposits written subsequent to October 1st, 1927		64,523 16
Unpaid premium deposits written prior to October 1st, 1927		272 00
Total Ledger Assets		$1,711,960 23
Non-Ledger Assets		
Interest due and accrued		$22,508 34
Market value of bonds and stocks over book value		101,511 98
Total Non-Ledger Assets		$124,020 32
Total Assets		$1,835,980 55
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$272 00
Total Admitted Assets		$1,835,708 55

Liabilities

Net amount of unpaid claims	$15,493 00
Unearned premium deposits	656,918 26
Salaries, expenses, etc., due or accrued	2,330 32
Taxes due or accrued	3,234 58
Total Liabilities	$677,976 16
Surplus of Assets over all Liabilities	1,157,732 39
Total	$1,835,708 55

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*See note on page 170.

Income

Gross premium deposits	$957,269 18	
Less return premium deposits	105,985 96	
Net premium deposits		$851,283 22
Interest on bonds, etc		75,435 91
Gross profit on sale or maturity of bonds		5,823 79
Total Income		$932,542 92
Total Ledger Assets, December 31st, 1926		1,596,556 64
Total		$2,529,099 56

Disbursements

Gross amount paid for losses	$45,032 52	
Less amount received for salvage	183 34	
Net amount paid policyholders for losses		$44,849 18
Expenses of administration		26,315 73
Agents' compensation (including brokerage)		70 00
Rents		3,174 47
Furniture and fixtures		468 25
Inspections and surveys		22,667 84
Taxes, licenses, fees		4,026 01
Postage, telegrams, telephones and express		784 89
Legal expenses		243 51
Gross decrease, by adjustment, in book value of bonds, etc		3,049 50
Gross loss on sale of bonds		481 00
Advertising, printing and stationery		3,804 39
Miscellaneous		451 10
Total Disbursements		$110,385 87
Unused premium deposits returned to policyholders		706,753 46
Total		$817,139 33
Total Ledger Assets, December 31st, 1927		1,711,960 23
Total		$2,529,099 56

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$168 479,622 00	$1,197,699 59
Written or renewed during the year	134,767,168 00	957,269 18
Total	$303,246,790 00	$2,154,968 77
Deduct expirations and cancellations	121,586,772 00	880,221 37
Net amount in force 31st December, 1927	$181,660,018 00	$1,274,747 40

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $18,342,020.46.

Net losses paid since organization, $1,826,830.92.

Unabsorbed premium deposits paid policyholders since organization, $14,030,997.92.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 94%; 2 years, 88%; 3 years, 83%.

Average percentage of cash premium deposits returned to date, 84.09%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $80,000.00.

Largest net aggregate amount insured in any one hazard, $80,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$737,175 00
Less risks cancelled	34,800 00
Net risks written	$702,375 00
Gross premium deposit on risks written and renewed	$5,702 33
Less return premium deposit on cancellations and expirations	4,276 54
Net premium deposit written	$1,425 79
Losses paid (deducting salvage)	$103 70
Less losses on risks reinsured	....
Net losses paid	$103 70
Losses incurred	$110 36
Less losses on risks reinsured	....
Net losses incurred	$110 36

STANDARD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA, PA.

Organized under the laws of the State of Pennsylvania.

Commenced business.—January 1st, 1893. *Initial license in Ontario.*—September 14th, 1927

OFFICERS

President, E. I. Atlee; Vice-Presidents, E. H. Morris, Frak Eisenbower; Secretary, F. G. Leser; Treasurer, E. I. Atlee.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$299,699 74	
stocks	24,589 00	
		$324,288 74
Cash on hand or in banks and trust companies		34,424 41
Unpaid premium deposits written subsequent to October 1st, 1927		14,521 88
Unpaid premium deposits written prior to October 1st, 1927		185 23
Total Ledger Assets		$373,420 26
Non-Ledger Assets		
Interest due and accrued		$3,854 03
Market value of bonds and stocks over book value		499 26
Total Non-Ledger Assets		$4,353 29
Total Assets		$377,773 55
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$185 23
Total Admitted Assets		$377,588 32

Liabilities

Net amount of unpaid claims	$2,055 15
Unearned premium deposits	189,797 50
Salaries, expenses, etc., due or accrued	232 00
Taxes due or accrued	1,368 00
Total Liabilities	$193,452 65
Surplus of Assets over all Liabilities	184,135 67
Total	$377,588 32

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*See note on page 170.

Income

Gross premium deposits	$271,873 03	
Less return premium deposits	39,971 49	
Net premium deposits		$231,901 54
Interest on bonds, etc.		17,218 32
Gross profit on sale or maturity of bonds	$6,740 07	
Gross profit on sale or maturity of stocks	4,072 50	
		10,812 57
Total Income		$259,932 43
Total Ledger Assets, December 31st, 1926		363,619 56
Total		$623,551 99

Disbursements

Gross amount paid for losses	$11,379 43	
Less amount received for salvage		
Net amount paid policyholders for losses		$11,379 43
Loss adjustment expenses		9 00
Expenses of administration		13,646 43
Rents		1,471 00
Furniture and fixtures		191 46
Inspections and surveys		12,964 96
Taxes, licenses, fees		1,480 70
Postage, telegrams, telephones and express		561 12
Legal expenses		77 16
Gross decrease by adjustment in book value of bonds, etc.		10,000 00
Advertising, printing and stationery		1,718 36
Total Disbursements		$53,499 62
Unused premium deposits returned to policyholders		196,632 11
Total		$250,131 73
Total Ledger Assets, December 31st, 1927		373,420 26
Total		$623,551 99

Risks and Premium Deposits

	All risks	Gross premium deposits thereon
In force on 31st December, 1926	$46,652,721 00	$346,398 23
Written or renewed during the year	36,573,123 00	271,873 03
Total	$83,225,844 00	$618,271 26
Deduct expirations and cancellations	35,087,656 00	265,181 67
Net amount in force, 31st December, 1927	$48,138,188 00	$353,089 59

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

Answer.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $5,415,449.11.

Net losses paid since organization, $448,540.71.

Unabsorbed premium deposits paid policyholders since organization, $4,290,431.91.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 91.91%; 2 years, 81.91%; 3 years, 74.91%; 4 years, 67.91%.

Average percentage of cash premium deposits returned to date, 76.84%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

Answer.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

Answer.—Five.

Does any officer, director or principal receive any commission on the business of the company?

Answer.—No.

Largest gross aggregate amount insured in any one hazard, $100,000.00.

Largest net aggregate amount insured in any one hazard, $100,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$263,765 00
Less risks cancelled	13,600 00
Net risks written	$250,165 00
Gross premium deposit on risks written and renewed	$2,238 82
Less return premium deposit on cancellations and expirations	1,655 30
Net premium deposit received	$583 52
Losses paid (deducting salvage)	$54 34
Less losses on risks reinsured	....
Net losses paid	$54 34
Losses incurred	$54 34
Less losses on risks reinsured	....
Net losses incurred	$54 34

STATE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island.

Commenced business.—February 26th, 1855. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Perigree. Clarke Freeman, Hovey T. Freeman, Arthur A. Longley; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$1,958,449 49	
stocks	2,383,352 96	
		$4,341,802 45
Cash on hand or in banks and trust companies		658,387 88
Unpaid premium deposits written subsequent to October 1st, 1927		116,444 56
Unpaid premium deposits written prior to October 1st, 1927		3,158 75
Total Ledger Assets		$5,119,793 64
Non-Ledger Assets		
Interest due and accrued		$25,819 62
Market value of bonds and stocks over book value		1,309,695 55
Total Non-Ledger Assets		$1,335,515 17
Total Assets		$6,455,308 81
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$3,158 75
Total Admitted Assets		$6,452,150 06

Liabilities

Net amount of unpaid claims	$62,140 33
Unearned premium deposits	2,173,665 35
Salaries, expenses, etc., due or accrued	197 52
Taxes due or accrued	14,354 55
Total Liabilities	$2,250,357 75
Surplus of Assets over all Liabilities	4,201,792 31
Total	$6,452,150 06

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*See note on page 170.

Income

Gross premium deposits	$2,484,591 19	
Less return premium deposits	340,867 23	
Net premium deposits		$2,143,723 96
Interest on bonds, etc		279,002 25
Gross profit on sale or maturity of bonds		27,499 81
Gross profit on sale or maturity of stocks		4,305 55
Total Income		$2,454,531 57
Total Ledger Assets, December 31st, 1926		4,826,518 08
Total		$7,281,049 65

Disbursements

Gross amount paid for losses	$166,190 99	
Net amount paid policyholders for losses		$166,190 99
Expenses of administration		44,177 61
Rents		7,985 86
Furniture and fixtures		1,589 67
Inspections and surveys		106,743 85
Taxes, licenses, fees		15,027 74
Postage, telegrams, telephones and express		2,010 19
Legal expenses		1,703 89
Gross decrease, by adjustment in book value of bonds, etc		514 96
Gross loss on sale of bonds		703 13
Advertising, printing and stationery		5,052 13
Total Disbursements		$351,700 02
Unused premium deposits returned to policyholders		1,809,555 99
Total		$2,161,256 01
Total Ledger Assets, December 31st, 1927		5,119,793 64
		$7,281,049 65

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1926	$586,765,021 00	$3,917,501 09
Written or renewed during the year	373,946,549 00	2,484,591 19
Total	$960,711,570 00	$6,402,092 28
Deduct expirations and cancellations	342,318,265 00	2,326,992 71
Net amount in force, 31st December, 1927	$618,393,305 00	$4,075,099 57

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $54,604,984.51.

Net losses paid since organization, $6,200,027.69.

Unabsorbed premium deposits paid policyholders since organization, $43,747,212.17.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 95%; 2 years, 91%; 3 years, 87%; 4 years, 83%.

Average percentage of cash premium deposits returned to date, one year policies, 84.17%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—Fixed by policy.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $750,000.00.

Largest net aggregate amount insured in any one hazard, $750,000.00.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$2,354,120 00
Less risks cancelled	351,009 00
Net risks written	$2,003,111 00
Gross premium deposit on risks written and renewed	$17,492 62
Less return premium deposit on cancellations and expiration	14,412 58
Net premium deposit received	$3,080 04
Losses paid (deducting salvage)	$562 71
Less losses on risks reinsured	....
Net losses paid	$562 71
Losses incurred	$513 38
Less losses on risks reinsured	....
Net losses incurred	$513 38

WHAT CHEER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island.

Commenced business.—January 1st, 1874. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, Chas. C. Stover; Vice-Presidents, William C. Greene, Ernest Kerr; Secretary, Royal G. Luther; Treasurer, Chas. C. Stover.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$1,476,129 46	
stocks	72,027 35	
		$1,548,156 81
Cash on hand or in banks and trust companies		183,626 36
Unpaid premium deposits written subsequent to October 1st, 1927		47,141 67
Unpaid premium deposits written prior to October 1st, 1927		1,067 66
Total Ledger Assets		$1,779,992 50
Non-Ledger Assets		
Interest due and accrued		$16,898 52
Market value of bonds and stocks over book value		67,910 19
Total Non-Ledger Assets		$84,808 71
Total Assets		$1,864,801 21
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$1,067 66
Total Admitted Assets		$1,863,733 55

Liabilities

Net amount of unpaid claims	$24,280 58
Unearned premium deposits	767,187 55
Salaries, expenses, etc., due or accrued	1,294 09
Taxes due or accrued	4,075 64
Total Liabilities	$796,837 86
Surplus of Assets over all Liabilities	1,066,895 69
Total	$1,863,733 55

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*See note on page 170.

Income

Gross premium deposits	$967,038 44	
Less return premium deposits	115,183 81	
Net premium deposits		$851,854 63
Interest on bonds, etc		71,558 70
Interest on overdue premium deposit		55 82
Sale of office equipment		35 00
Gross profit on sale or maturity of bonds		2,418 76
Total Income		$925,922 91
Total Ledger Assets, December 31st, 1926		1,693,681 37
Total		$2,619,604 28

Disbursements

Gross amount paid for losses	$49,970 43	
Less amount received for salvage	....	
Net amount paid policyholders for losses		$49,970 43
Expenses of administration		28,391 94
Rents		4,787 33
Furniture and fixtures		1,107 68
Inspections and surveys		34,027 47
Taxes, licenses, fees		4,038 36
Postage, telegrams, telephones and express		855 24
Legal expenses		449 07
Gross loss on sale of bonds		107 81
Advertising, printing and stationery		3,389 95
Miscellaneous		5,755 68
Total Disbursements		$132,880 96
Unused premium deposits returned to policyholders		706,730 82
Total		$839,611 78
Total Ledger Assets, December 31st, 1927		1,779,992 50
Total		$2,619,604 28

Risks and Premium Deposits

	All risks	Gross premium deposits thereon
In force on 31st December, 1926	$196,839,268 00	$1,376,585 00
Written or renewed during the year	138,266,323 00	967,038 44
Total	$335,105,591 00	$2,343,623 44
Deduct expirations and cancellations	127,376,771 00	911,214 23
Net amount in force, 31st December, 1927	$207,728 820 00	$1,432,409 21

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

Answer.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $21,192,162.33.

Net losses paid since organization, $2,197,250.98.

Unabsorbed premium deposits paid policyholders since organization, $16,571,660.88.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 93.13%; 2 years, 90.43%; 3 years, 83.61%; 4 years, 82.20%; 5 years, 75%.

Average percentage of cash premium deposits returned to date, 85.24%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

Answer.—By policy contract.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

Answer.—Five.

Does any officer, director or principal receive any commission on the business of the company?

Answer.—No.

Largest gross aggregate amount insured in any one hazard, $125,000.

Largest net aggregate amount insured in any one hazard, $125,000.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$1,097,406 00
Less risks cancelled	67,940 00
Net risks written	$1,029,466 00
Gross premium deposit on risks written and renewed	$8,585 14
Less return premium deposit on cancellations and expiration	678 82
Net premium deposit received	$7,906 32
Losses paid (deducting salvage)	$139 52
Less losses on risks reinsured	....
Net losses paid	$139 52
Losses incurred	$186 83
Less losses on risks reinsured	....
Net losses incurred	$186 83

WORCESTER MANUFACTURERS' MUTUAL INSURANCE COMPANY

HEAD OFFICE, WORCESTER, MASS.

Organized under the laws of the State of Massachusetts.

Commenced business.—March 31st, 1855. *Initial license in Ontario.*—September 8th, 1927.

OFFICERS

President, Waldo E. Buck; Vice-President, Charles L. Allen; Secretary, Walter A. Herrington; Treasurer, Waldo E. Buck.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$2,070,206 29	
stocks	40,843 00	
		$2,111,049 29
Cash on hand or in banks and trust companies		351,857 82
Unpaid premium deposits written subsequent to October 1st, 1927		85,727 52
Unpaid premium deposits written prior to October 1st, 1927		311 95
Total Ledger Assets		$2,548,946 58
Non-Ledger Assets		
Interest accrued on bonds		$31,213 79
Market value of bonds and stocks over book value		76,585 71
Total Non-Ledger Assets		$107,799 50
Total Assets		$2,656,746 08
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1927		$311 95
Total Admitted Assets		$2,656,434 13

Liabilities

Net amount of unpaid claims	$21,825 48
Unearned premium deposits	1,104,588 41
Salaries, expenses, etc., due or accrued	500 00
Taxes due or accrued	3,750 00
Discount on Canadian bank balance	59 80
Estimated expenses of investigation and adjustment of unpaid losses	222 83
Total Liabilities	$1,130,946 52
Surplus of Assets over all Liabilities	1,525,487 61
Total	$2,656,434 13

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*See note on page 170.

Income

Gross premium deposits	$1,704,496 25	
Less return premium deposits	166,678 23	
Net premium deposits		$1,537,818 02
Interest on bonds, etc		106,296 06
Gross profit on sale or maturity of bonds		246 88
Total Income		$1,644,360 96
Total Ledger Assets, December 31st, 1926		2,442,717 68
Total		$4,087,078 64

Disbursements

Gross amount paid for losses	$79,049 77	
Less amount received for salvage	16 81	
Net amount paid policyholders for losses		$79,032 96
Loss adjustment expenses		2,673 90
Expenses of administration		36,021 07
Rents		4,547 62
Furniture and fixtures		510 89
Inspections and surveys		31,802 93
Taxes, licenses, fees		3,805 06
Postage, telegrams, telephones and express		443 03
Legal expenses		459 70
Maps, including corrections		7,578 85
Advertising, printing and stationery		2,495 29
Miscellaneous		24 50
Total Disbursements		$169,395 80
Unused premium deposits returned to policyholders		1,368,736 26
Total		$1,538,132 06
Total Ledger Assets, December 31st, 1927		2,548,946 58
Total		$4,087,078 64

Risks and Premium Deposits

	All risks (Fire)	Gross premiums deposits thereon
In force on 31st December, 1926	$318,374,872 00	$2,063,341 77
Written or renewed during the year	263,583,965 00	1,704,496 25
Total	$581,958,837 00	$3,767,838 02
Deduct expirations and cancellations	246,095,929 00	1,616,465 60
Net amount in force, 31st December, 1927	$335,862,908 00	$2,151,372 42

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

Answer.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $32,362,881.57.

Net losses paid since organization, $2,910,835.40.

Unabsorbed premium deposits paid policyholders since organization, $26,830,206.87.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 96%; 2 years, 92%; 3 years, 88%; 4 years, 84%.

Average percentage of cash premium deposits returned to date, $82,904%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

Answer.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

Answer.—Five.

Does any officer, director or principal receive any commission on the business of the company?

Answer.—No.

Largest gross aggregate amount insured in any one hazard, $400,000.

Largest net aggregate amount insured in any one hazard, $400,000.

*Business in the Province of Ontario during 1927

Gross risks written and renewed	$997,240 00
Less risks cancelled	877,998 00
Net risks written	$119,242 00
Gross premium deposit on risks written and renewed	$6,961 83
Less return premium deposit on cancellations and expirations	6,378 84
Net premium deposit written	$582 99
Losses paid (deducting salvage)	$437 86
Less losses on risks reinsured	....
Net losses paid	$437 86
Losses incurred	$73 07
Less losses on risks reinsured	....
Net losses incurred	$73 07

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*See note on page 170.

IV. OTHER MUTUALS

CENTRAL MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, VAN WERT, OHIO.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.

Chief or General Agent in Ontario.—Vance C. Smith, Lumsden Bldg., Toronto.

Date of incorporation.—1876. *Date commenced business in Canada.*—Aug. 23, 1923.

Assets in Canada	$103,100
Liabilities in Canada	29,133

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$33,705
Premiums—Canada (net)	59,947
Claims—Ontario (net)	14,571
Claims—Canada (net)	25,973

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 682, expiring on the 30th of June, 1929, to undertake contracts of Fire and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STEVENS POINT, WISCONSIN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Frank B. Dalgleish, Winnipeg, Man.

Chief or General Agent in Ontario.—F. A. Martin, 143 University Ave., Toronto.

Date of incorporation.—1903. *Date commenced business in Canada.*—Aug. 18, 1920.

Assets in Canada	$263,929
Liabilities in Canada	147,832

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$80,832
Premiums—Canada (net)	290,877
Claims—Ontario (net)	22,263
Claims—Canada (net)	84,164

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 1037, expiring on the 30th of June, 1929, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

LUMBERMEN'S MUTUAL CASUALTY COMPANY

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.

Chief or General Agent in Ontario.—Vance C. Smith, 409 Lumsden Bldg., Toronto.

Date of incorporation.—1912. *Date commenced business in Canada.*—July 30, 1920.

Assets in Canada	$114,379
Liabilities in Canada	47,976

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—(Ontario net)	$44,245
Premiums—Canada (net)	78,558
Claims—Ontario (net)	19,270
Claims—Canada (net)	40,784

This insurer is now authorized, pursuant to *The Insurance Act* (*Ontario*), by License No. 707, expiring on the 30th of June, 1929, to undertake contracts of Automobile, Plate Glass and Accident Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

LUMBERMEN'S MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO

HEAD OFFICE, MANSFIELD, OHIO.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.

Chief or General Agent in Ontario.—Vance C. Smith, 409 Lumsden Bldg., Toronto.

Date of incorporation.—1895. *Date commenced business in Canada.*—April 29, 1925.

Assets in Canada	$85,412
Liabilities in Canada	27,754

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$24,542
Premiums—Canada (net)	57,576
Claims—Ontario (net)	9,746
Claims—Canada (net)	25,778

This insurer is now authorized, pursuant to *The Insurance Act* (*Ontario*), by License No. 708, expiring on the 30th of June, 1929, to undertake contracts of Fire and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

METROPOLITAN LIFE INSURANCE COMPANY

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Ottawa, Ontario.

Manager or Chief Executive Officer in Canada.—Henry C. North, Ottawa.

Chief or General Agent in Ontario.—Henry Briggs, 444 Bloor St. West, Toronto.

Date of incorporation.—1866. *Date commenced business in Canada.*—1872.

Life	
Assets in Canada	$136,480,107
Ontario business in force (gross)	281,437,255
Canadian business in force (gross)	769,114,229
Other than Life:	
Assets	$151,765
Liabilities	96,678

Life PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$10,492,570
Premiums—Canada (net)	28,892,300
Death Claims—Ontario (net)	1,230,958
Death Claims—Canada (net)	3,949,283
Other than Life:	
Premiums—Ontario (net)	$113,756
Premiums—Canada (net)	308,490
Claims—Ontario (net)	62,668
Claims—Canada (net)	190,397

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 709, expiring on the 30th of June, 1929, to undertake contracts of Life, Accident and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY OF IOWA

HEAD OFFICE, DES MOINES, IOWA.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Norman S. Jones, Hamilton.

Chief or General Agent in Ontario.—Norman S. Jones, Hughson St. South, Hamilton, Ont.

Date of incorporation.—1875. *Date commenced business in Canada.*—April 3, 1923.

Assets in Canada	$136,789
Liabilities in Canada	63,160

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$50,094
Premiums—Canada (net)	149,474
Claims—Ontario (net)	36,239
Claims—Canada (net)	56,679

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 1008, expiring on the 30th of June, 1929, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, OWATONNA, MINN., U.S.A.

Principal Office in Canada, Winnipeg.

Manager or Chief Executive Officer in Canada.—F. B. Dalgleish, Winnipeg.
Chief or General Agent in Ontario.—F. A. Martin, 143 University Ave., Toronto.
Date of incorporation.—1904. *Date commenced business in Canada.*—Aug. 18, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$268,475	Premiums—Ontario (net)	$80,832
Liabilities in Canada	147,832	Premiums—Canada (net)	290,877
		Claims—Ontario (net)	22,263
		Claims—Canada (net)	84,164

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 1038, expiring on the 30th of June, 1929, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—W. O. H. Dodds, Montreal.
Chief or General Agent in Ontario.—H. M. McCallum, 357 Bay St., Toronto.
Date of incorporation.—1842. *Date commenced business in Canada.*—Sept. 1, 1885.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$16,670,613	Premiums—Ontario (net)	$718,999
Ontario business in force (gross)	19,714,183	Premiums—Canada (net)	2,548,070
Canadian business in force (gross)	73,973,221	Death Claims—Ontario (net)	239,157
		Death Claims—Canada (net)	731,919

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 710, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

NEW YORK LIFE INSURANCE COMPANY

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—P. V. Raven, Montreal.
Chief or General Agent in Ontario.—Ralph M. Devins, 330 Bay St., Toronto.
Date of incorporation.—1841. *Date commenced business in Canada.*—1868.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$33,002,009	Premiums—Ontario (net)	$1,703,958
Ontario business in force (gross)	47,351,628	Premiums—Canada (net	5,813,158
Canadian business in force (gross)	172,043,053	Death Claims—Ontario (net)	353,394
		Death Claims—Canada (net)	1,100,025

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 962, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

NORTHWESTERN MUTUAL FIRE ASSOCIATION

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Jas. J. Allen, Hamilton.
Chief or General Agent in Ontario.—D. R. Thomson, Imperial Bldg., Hamilton, Ont.
Date of incorporation.—1901. *Date commenced business in Canada.*—May 10, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$688,415	Premiums—Ontario (net)	$201,768
Liabilities in Canada	401,994	Premiums—Canada (net)	856,072
		Claims—Ontario (net)	90,283
		Claims—Canada (net)	322,830

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 839, expiring on the 30th of June, 1929, to undertake contracts of Fire, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—William White, Montreal.

Chief or General Agent in Ontario.—Walter Hammond, 1200 Bay St. (Room 3), Toronto.

Date of incorporation.—1873. *Date commenced business in Canada.*—Feb. 3, 1909.

Assets in Canada	$54,443,450
Ontario business in force (gross)	201,570,420
Canadian business in force (gross)	393,634,086

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$7,738,414
Premiums—Canada (net)	14,581,565
Death claims—Ontario (net)	834,492
Death claims—Canada (net)	1,790,185

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 892, expiring on the 30th of June, 1929, to undertake contracts of Life, Accident and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MINNEAPOLIS, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—F. B. Dalgleish, Winnipeg.

Chief or General Agent in Ontario.—F. A. Martin, 143 University Ave., Toronto.

Date of incorporation.—1899. *Date commenced business in Canada.*—Aug. 18, 1920.

Assets in Canada	$283,197
Liabilities in Canada	147,832

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$80,832
Premiums—Canada (net)	290,877
Claims—Ontario (net)	22,263
Claims—Canada (net)	84,164

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 1039, expiring on the 30th of June, 1929, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

ROYAL GUARDIANS

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, John Hyde, Westmount, Que.; Vice-President and General Manager, A. T. Patterson, Montreal.

Directors.—C. E. Ward, Montreal; W. H. Bardwell, Montreal; Lucien St. Mars, Longueuil; Rev. Frank Charters, Westmount; C. P. Wood, Westmount; H. W. Monsell, St. Lambert, Que.; H. R. Charlton, Montreal.

Chief or General Agent in Ontario.—C. Gettings, 36 James St. S., Hamilton, Ont.

Date of incorporation.—1910. *Date commenced business in Canada.*—Sept. 1, 1910.

Assets in Canada	$1,074,934
Ontario business in force (gross)	2,254,494
Canadian business in force (gross)	4,255,929

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$65,252
Premiums—Canada (net)	145,916
Death claims—Ontario (net)	15,855
Death claims—Canada (net)	63,784

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 992, expiring on the 30th of June, 1929, to undertake contracts of Life, Sickness and Accident Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

STANDARD LIFE ASSURANCE COMPANY

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Wm. H. C. Kennedy, Montreal.
Chief or General Agent in Ontario.—F. W. Doran, 24 King St. West, Toronto.
Date of organization.—1825. *Date commenced business in Canada.*—1846.

Assets in Canada	$20,231,172
Ontario business in force (gross)	8,813,841
Canadian business in force (gross)	29,595,450

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$256,593
Premiums—Canada (net)	876,741
Death Claims—Ontario (net)	196,750
Death Claims—Canada (net)	418,918

This insurer is now authorized pursuant to *The Insurance Act (Ontario)*, by License No. 711, expiring on the 30th June, 1929, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

STATE LIFE INSURANCE COMPANY

HEAD OFFICE, INDIANAPOLIS, INDIANA.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—A. T. Hunter, Toronto.
Chief or General Agent in Ontario.—A. T. Hunter, Temple Bldg., Toronto.
Date of incorporation.—1894. *Date commenced business in Canada.*—1904.

Assets in Canada	$532,259
Ontario business in force (gross)	1,447,730
Canadian business in force (gross)	1,666,006

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$28,775
Premiums—Canada (net)	40,693
Death Claims—Ontario (net)	9,000
Death Claims—Canada (net)	34,000

This insurer is now authorized pursuant to *The Insurance Act (Ontario)*, by License No. 712, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Depatrment as authorized by Section 70 (2) of the Act.

UNION MUTUAL LIFE INSURANCE COMPANY

HEAD OFFICE, PORTLAND, MAINE.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Henri E. Morin, Montreal.
Chief or General Agent in Ontario.—Edwin J. Atkinson, Federal Bldg., Toronto.
Date of incorporation.—1848. *Date commenced business in Canada.*—Oct. 12, 1868.

Assets in Canada	$2,628,484
Ontario business in force (gross)	621,922
Canadian business in force (gross)	8,614,441

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$21,959
Premiums—Canada (net)	283,531
Death Claims—Ontario (net)	4,066
Death Claims—Canada (net)	74,886

This insurer is now authorized pursuant to *The Insurance Act (Ontario)*, by License No. 713, expiring on the 30th June, 1929, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

UNITED MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton.

Manager or Chief Executive Officer in Canada.—E. S. Ryder, Toronto.
Chief or General Agent in Ontario.—E. S. Ryder, Confederation Life Building, Toronto.
Date of incorporation.—1908. *Date commenced business in Canada.*—April 3, 1925.

Assets in Canada	$83,364
Liabilities in Canada	24,721

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$21,354
Premiums—Canada (net)	55,193
Claims—Ontario (net)	13,121
Claims—Canada (net)	18,558

This insurer is now authorized pursuant to *The Insurance Act (Ontario)*, by License No. 994, expiring on the 30th of June, 1929, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

C

CASH-MUTUAL INSURANCE CORPORATIONS

C

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KITCHENER, ONT.

Commenced Business 28th October, 1871

OFFICERS AND DIRECTORS (1928)

Officers.—President, Geo. C. H. Lang; Vice-President, L. J. Breithaupt; Manager, W. H. Schmalz, Kitchener.

Directors.—Geo. C. H. Lang, Kitchener; L. J. Breithaupt, Kitchener; Hartman Krug, Kitchener; W. H. Schmalz, Kitchener; W. D. Euler, M.P., Kitchener; H. J. Sims, Kitchener; Geo. Pattinson, Preston; Carl Kranz, Kitchener; Henry Knell, Kitchener.

Auditors.—J. M. Scully, Kitchener; J. A. Law, Kitchener.

Unassessed Premium Note Capital, $249,984.11

Statement for the Year Ending 31st December, 1927

Assets

Cash value of real estate		$60,000 00
Amount of mortgages on real estate		430,395 62
" debentures and Canada War Loan (including Ontario Government deposit). (Schedule "C")		828,799 86
Cash on hand at Head Office	$14,437 67	
Cash on deposit in Bank of Montreal, Kitchener (Savings)	230 33	
" Waterloo Trust & Savings Co.	8 11	
" Montreal Bank, Kitchener (Current)	24,894 76	
" Royal Bank, Kitchener	279 12	
		39,849 99
Amount of agents' balances		15,457 47
" premium notes in force, after deducting all payments thereon and assessments levied		249,984 11
" reinsurance on losses		6 72
" accrued interest		18,870 14
Total Assets		$1,643,363 91

Liabilities

Amount of reserve of unearned premiums carried out at 80 per cent	$145,571 72
" losses supposed or reported	1,434 60
" other liabilities	2,498 33
Total Liabilities	$149,504 65

Receipts

Cash balance at 31st December, 1926 (not extended), $29,159.30.	
Cash received as cash payments and instalments due in 1927	$78,877 29
" premiums on cash system	218,028 95
" interest	68,469 86
" agents' balances at 1926 received in 1927	16,172 15
" reinsurance on losses	18,133 73
" all other sources	975 00
" from investments (not extended), $79,932.29.	
Total Receipts	$400,656 98

Expenditure

Expenses of management:	
*Commissions, $50,322.40; law costs, $203.29; fuel and light, $575.95; investigation of claims, $2,237.72; Fire Marshal tax, $999.96; statutory assessment and license fee, $396,89; taxes, $5,285.88; salaries and fees, $43,877.50; printing, postage, etc., $6,988.29; other expenses, $3,620.23	$114,508 11
Miscellaneous payments:	
Cash paid for losses	114,752 17
" reinsurance	40,824 73
" rebate, abatement and returned premiums	21,705 65
" investments (not extended), $178,107.92.	
Total Expenditure	$291,790 66

Currency of Risks

Amount covered by Policies in force 31st December, 1927

System	One year or less	Three years	Total
Mutual	$11,951,076 00	$6,897,365 00	$6,897,365 00
Cash	....	26,880,510 00	38,831,586 00
Totals	$11,951,076 00	$33,777,875 00	$45,728,951 00
Reinsurance			
Cash	$2,677,112 00	$1,806,766 00	$4,483,878 00
Net risks carried by Company 31st December, 1927	$9,273,964 00	$31,971,109 00	$41,245,073 00

Movement in Risks

Fire Risks—Mutual System	Number	Amount
Policies in force 31st December, 1926	2,972	$6,962,400 00
Policies new and renewed during 1927	951	2,349,604 00
Gross number during 1927	3,923	$9,312,004 00
Less expired and cancelled in 1927	999	2,414,639 00
Net risks in force on mutual system, 31st December, 1927	2,924	$6,897,365 00

Fire Risks—Cash System	Number	Amount
Policies in force 31st December, 1926	23,204	$38,199,220 00
Policies new and renewed during 1927	8,301	13,309,337 00
Gross number during 1927	31,505	51,508,557 00
Less expired and cancelled in 1927	7,885	12,676,971 00
Net risks in force on cash system, 31st December, 1927	23,620	$38,831,586 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Town of Berlin, 1937, 4½%, 1937	$2,240 14	$2,240 14
Town of Berlin, 1937, 5%	4,979 57	4,979 57
Town of Thorold, 1928, 4¾%	3,179 30	3,179 30
Town of Thorold, 1930, 4¾%	3,488 50	3,488 50
Town of Thorold, 1931, 4¾%	3,654 21	3,654 21
Town of Thorold, 1929, 4¾%	3,330 32	3,330 32
City of Guelph, 1938, 4½%	10,000 00	10,000 00
Town of Berlin, 1939, 4½%	10,636 26	10,636 26
Township of Minto, 1929, 5%	700 31	700 31
Town of Kenora, 1940, 5%	10,000 00	10,000 00
Municipality of Fort Garry, 1930, 6%	5,000 00	5,000 00
British Columbia Guaranteed C.P.R., 1950, 4%	121,666 66	99,634 66
City of Kitchener, 1936, 5½%	6,981 05	6,981 05
City of Kitchener, 1947, 6%	2,638 17	2,638 17
City of Kitchener, 1928, 6%	3,845 32	3,845 32
Toronto Separate Schools, 1939, 5½%	14,000 00	14,000 00
Corporation, City of Peterborough, 1949, 5½%	12,000 00	12,000 00
Windsor Separate Schools, 1949-50, 5½%	28,200 20	27,850 15
Town of Waterloo, 1933-34, 5½%	23,000 00	23,122 82
Province of Ontario, 1948, 5%	25,000 00	25,000 00
Canadian National Ry., 1954, 5%	65,000 00	65,000 00
City of Kitchener, 1934-38, 5%	49,459 29	49,459 29
Province of Ontario, 1944, 4½%	50,000 00	47,710 00
Toronto Harbour Commission, 1953, 4½%	40,000 00	37,384 00
British Columbia Guar. Pac. Great Eastern Ry., 1942, 4½%	40,000 00	37,757 38
Township of Etobicoke, 1938-41, 5½%	30,445 93	31,655 48
Town of Timmins, Ont., Guaranteed, 1951-54, 5%	25,000 00	25,000 00
Province of Alberta, 1936, 6%	23,000 00	24,413 39
City of Kitchener, 1930-41, 5%	25,222 15	25,348 26
City of Edmonton, 1945, 5½%	50,000 00	50,427 76
Province of British Columbia, 1941, 4½%	30,000 00	28,540 19
Province of Alberta, 1957, 4½%	30,000 00	28,425 00
Town of Mimico, County York, Guaranteed, 1936-48, 5%	30,086 78	30,398 33
Waterloo Trust & Savings Co., 1930, 5%	50,000 00	50,000 00
Guaranteed Investment Receipt, City of Windsor, 1932-34, 5%	25,000 00	25,000 00
Total	$857,754 16	$828,799 86

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GALT, ONT.

Commenced Business 10th October, 1839

OFFICERS AND DIRECTORS (1928)

Officers.—President, Hon. Lincoln Goldie; Vice-President, John R. Blake; Manager, John N. MacKendrick, Galt.

Directors.—Hon. Lincoln Goldie, Guelph; Jno. R. Blake, Galt; W. K. George, Toronto; A. E. Watson, Ayr; J. N. MacKendrick, Galt; F. S. Jarvis, Galt; James D. Allan, Galt; C. R. H. Warnock, Galt; Alex. R. Goldie, Galt.

Auditors.—Thorne, Mulholland, Howson & McPherson, Toronto.

Unassessed Premium Note Capital, $204,067.00

Statement for the Year Ending 31st December, 1927

Assets

Cash value of real estate		$30,000 00
Loans secured by mortgages		110,547 14
Bonds and debentures. *(See Schedule "C")*		1,222,412 05
Cash on hand at Head Office	$2,302 64	
Cash on deposit in Canadian Bank of Commerce, Galt	1,719 17	
" Bank of Toronto, Galt	4,921 56	
" Waterloo Trust & Savings Co., Galt	7,537 76	
		16,481 13
Amount of agents' balances (net)		11,921 03
" premium notes in force, after deducting all payments thereon and assessments levied		204,067 00
" reinsurance on losses		3,265 56
" interest accrued		25,055 08
Total Assets		$1,623,748 99

Liabilities

Amount of supposed or reported loss	$3,331 24
" reserve of unearned premiums, $275,334.87, carried out at 80 per cent.	220,267 90
" all other liabilities	2,738 51
Total Liabilities	$226,337 65

Receipts

Cash balance at 31st December, 1926 (not extended), $36,104.18.

Cash received as cash payments and instalments	$65,828 48
" premiums on cash system	265,641 85
" agents' balances of 1926 received in 1927	15,382 62
" interest (including rent)	72,310 16
" reinsurance on losses	11,850 19
" transfer fees	182 25
" from mortgages and debenture investments (not extended), $9,781.58.	
Total Receipts	$431,195 55

Expenditure

Expenses of management:	
Commissions, $55,521.34; fuel and light, $430.59; investigation of claims, $1,429.80; assessment and fees, $438.48; Fire Marshal tax, $903.07; travelling expenses, $3,116.97; taxes, $7,763.42; salaries and fees, $39,284.00; printing, postage, etc., $6,443.74; other expenses, $5,450.93	$120,782 34
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1927	5,323 80
" losses which occurred during 1927	137,585 03
" reinsurance premiums	42,503 07
" rebate, abatement and returned premiums	17,821 92
" refund to members	13,151 45
" purchase of securities (not extended), $123,432.57.	
Total Expenditure	$337,167 61

Currency of Risks

Amount covered by Policies in force 31st December, 1927

System	One year or less	Three years	Total
Mutual	....	$5,150,759 30	$5,150,759 30
Cash	$11,955,532 01	40,856,702 31	52,812,234 32
Total	$11,955,532 01	$46,007,461 61	$57,962,993 62
Reinsurance			
On mutual system	....	$ 855,459 84	$855,459 84
Cash system	$264,455 00	5,236,082 87	5,500,537 87
Total reinsurance	$264,455 00	$6,091,542 71	$6,355,997 71
Net risks carried by Company, 31st December, 1927	$11,691,077 01	$39,915,918 90	$51,606,995 91

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	2,203	$5,187,153 64
Policies new and renewed during 1927	734	1,790,341 66
Gross number during 1927	2,937	$6,977,495 30
Less expired and cancelled in 1927	794	1,826,736 00
Net risks in force on mutual systems, 31st December, 1927	2,143	$5,150,759 30

Cash System	Number	Amount
Policies in force 31st December, 1926	21,456	$49,514,399 18
Policies new and renewed during 1927	6,391	17,992,381 65
Gross number during 1927	27,847	$67,506,780 83
Less expired and cancelled in 1927	7,904	14,694,546 51
Net risks in force, on cash system, 31st December, 1927	19,943	$52,812,234 32

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Galt, 1931, 4%	$839 64	....
Fort William, 1936, 4%	20,000 00	....
Midland, 1936, 4½%	13,387 24	....
Hastings County, 1929, 5%	1,492 02	....
Prince Edward County, 1928, 4½%	2,574 79	....
Stratford, 1939, 4%	4,000 00	....
Newmarket, 1935, 5%	6,878 79	....
Smith's Falls, 1936, 5%	11,541 45	....
East Flamboro Township, 1941, 5%	6,117 20	....
Halton County, 1932, 4%	7,928 18	....
Scarboro Township, 1938, 5%	7,239 52	....
Hanover, 1937, 6%	5,145 28	....
New Hamburg, 1933, 5%	2,125 26	....
New Toronto, 1944, 6%	10,745 10	....
St. Catharines, 1934, 5%	9,415 00	....
Province of Ontario, 1935, 6%	30,000 00	....
Province of Ontario, 1941, 6%	75,000 00	....
City of Toronto, 1932, 6%	6,000 00	....
City of Toronto, 1943-50, 6%	23,000 00	....
City of Toronto, 1943-50, 6%	37,000 00	....
City of Toronto, 1943, 6%	58,000 00	....
City of Toronto, 1945, 6%	70,000 00	....
City of Toronto, 1947, 6%	75,000 00	....
City of Toronto, 1948, 6%	63,000 00	....
City of Toronto, 1949, 6%	81,000 00	....
City of Toronto, 1950, 6%	40,000 00	....
Province of Ontario, 1943, 6%	35,000 00	....
Province of Ontario, 1943, 6%	22,000 00	....
Canada National Railways, 1934, 4%	6,346 68	....
City of Hamilton, 1938, 6%	21,688 48	....
City of Galt, 1940, 6%	50,000 00	....
Sault Ste. Marie, 1935, 6%	17,739 50	....
Mimico, 1939-42, 6%	1,921 16	....
Mimico, 1939-42, 6%	4,811 26	....
Mimico, 1938-42, 6%	4,545 69	....
Mimico, 1938-42, 6%	7,483 63	....
Kitchener, 1953, 5½%	5,187 00	....
Canadian National Railway, 1954, 5%	29,775 00	....
Kenora, 1937, 5½%	14,572 50	....
Kenora, 1937, 5½%	9,715 00	....
Dominion of Canada, 1944, 4½%	14,681 25	....
Fort Erie, 1954, 5½%	25,211 40	....
Woodstock, 1930, 4%	5,000 00	....
Dominion of Canada, 1940, 4½%	29,100 00	....
Peterboro, 1943, 5%	25,000 00	....
Fort Francis, 1946, 5½%	30,743 60	....
Stratford, 1934-36-37-38-39, 5%	25,000 00	....
Welland, 1954-55, 5%	25,000 00	....
Fort William, 1957, 5%	29,925 00	....
Township of York, 1936, 5%	25,000 00	....
Oshawa, 1940-49, 5%	12,435 41	....
Galt, 1933-43, 5¼%	10,983 41	....
Niagara Falls, 1930, 5%	15,000 00	....
Canada Permanent Mortgage, 1937, 5%	10,000 00	....
North Bay, 1935-47, 5%	25,251 11	....
Waterdown, 1928-57, 5½%	15,865 50	....
Total	$1,222,412 05	....

MILLERS NATIONAL INSURANCE COMPANY

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Date of incorporation.—1865. *Date commenced business in Canada.*—Oct. 6th, 1915.

Assets in Canada	$123,131
Liabilities in Canada	59,013

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$67,981
Premiums—Canada (net)	100,029
Claims—Ontario (net)	32,637
Claims—Canada (net)	42,248

This insurer is now authorized pursuant to *The Insurance Act (Ontario)*, by License No. 1042, expiring on the 30th of June, 1929, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STRATFORD

Commenced Business 1st December, 1863

OFFICERS AND DIRECTORS (1928)

Officers.—President, G. G. McPherson; Vice-President, James Jones; Manager, Geo. Kay.

Directors.—G. G. McPherson, Stratford; James Jones, Mitchell; Alex. Faill, Stratford; A. M. Kay, Stratford; S. T. Rutherford, M.D., Stratford; H. W. Strudley, Stratford; J. H. Gordon, Stratford; J. A. Makins, Stratford.

Auditors.—A. H. Alexander, Stratford; Peter Bradshaw, Stratford.

Unassessed Premium Note Capital, $170,259.42

Statement for the Year Ending 31st December, 1927

Assets

Cash value of real estate		$50,000 00
" mortgages		34,200 00
Value of municipal debentures and Dominion of Canada Loan (including Ontario Government deposit). (*See Schedule "C"*)		1,020,416 53
Cash at Head Office	$8,733 78	
Cash deposited in Royal Bank, Stratford	7,088 21	
" Canadian Bank of Commerce, Stratford	5,454 51	
" Bank of Montreal, Stratford	3,440 07	
		24,716 57
Amount of agents' balances		18,523 57
" premium notes in force, after deducting all payments thereon and assessments levied		170,259 42
" reinsurance on losses		173 38
Interest due and accrued		22,924 74
Total Assets		$1,341,214 21

Liabilities

Amount of losses supposed or reported	$1,775 49
" reserve of unearned premiums carried out at 80 per cent	189,803 65
Total Liabilities	$191,579 14

Receipts

Cash balance at 31st December, 1926 (not extended), $54,536.53.	
Cash received as cash payments and instalments due in 1927	$57,582 37
" as premiums on cash system	241,812 81
" for interest	51,681 53
" for reinsurance on account of losses	25,878 67
" agents' balances of 1926 received in 1927	20,272 51
" all other	4,538 94
" from investment (not extended), $93,923.96.	
Total Receipts	$401,766 83

Expenditure

Expenses of management:	
Commissions, $56,646.10; law costs, $17.74; fuel and light, $544.92; investigation of claims, $1,479.76; assessment and fees, $485.58; Fire Marshal tax, $671.65; travelling expenses, $800.65; taxes, $5,499.58; salaries and fees, $28,218.77; printing, postage, etc., $5,143.80; other expenses, $10,653.18	$110,161 73
Miscellaneous payments:	
Cash paid for losses	149,663 86
" reinsurance	53,708 14
" rebates	12,817 18
" investments (not extended), $192,000.00.	
" all other	7,159 84
Total Expenditure	$333,510 75

Currency of Risks

Amount covered by Policies in force 31st December, 1927

System	One year or less	Three years	Total
Mutual	....	$8,566,572 00	$8,566,572 00
Cash	$7,876,977 00	45,113,097 00	52,990,074 00
Totals	$7,876,977 00	$53,679,669 00	$61,556,646 00
Reinsurance			
Mutual	....	$2,295,981 00	$2,295,981 00
Cash	$1,744,051 00	6,626,941 00	8,370,992 00
Totals	$1,744,051 00	$8,922,922 00	$10,666,973 00
Net risks carried by Company, 31st December, 1927	$6,132,926 00	$44,756,747 00	$50,889,673 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	2,996	$9,466,404 00
Policies new and renewed during 1927	783	2,252,622 00
Gross number during 1927	3,779	$11,719,026 00
Less expired and cancelled in 1927	1,060	3,152,454 00
Net risks in force on mutual system, 31st December, 1927	2,719	$8,566,572 00

Cash System	Number	Amount
Policies in force, 31st December, 1926	24,780	$49,156,229 00
Policies new and renewed during 1927	12,119	23,657,234 00
Gross number during 1927	36,899	$72,813,463 00
Less expired and cancelled in 1927	10,798	19,823,389 00
Net risks in force on cash system, 31st December, 1927	26,101	$52,990,074 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
City of Fort William, 1933, 5%	$5,000 00	....
City of Brandon, 1938, 5%	10,000 00	....
City of Regina, 1928, 5%	5,000 00	....
Town of St. Mary's, 1931, 4½%	9,000 00	....
Wainwright School Deb., 1930, 5%	1,200 00	....
Lethbridge School Deb., 1938, 6%	3,666 92	....
Village of Mimico, 1941, 5%	5,795 27	....
Village of Blyth, 1936, 5%	2,521 56	....
Town of Chesley, 1931, 5%	1,138 19	....
Township of Hibbert, 1932, 5%	3,474 11	....
Town of Mitchell, 1932, 5%	1,215 55	....
Town of Mitchell, 1942, 5%	4,388 64	....
North Battleford School, 1943, 6%	10,000 00	....
Town of Galt, 1928, 5%	5,000 00	....
Village of Tavistock, 1942, 5%	10,045 61	....
Village of Tavistock, 1930, 5%	1,347 07	....
City of Stratford, 1944, 5%	15,000 00	....
Town of Wallaceburg, 1943, 5½%	20,000 00	....
Township of Barton, 1944, 5%	10,000 00	....
City of Owen Sound, 1935, 5%	5,000 00	....
Town of Mitchell, 1930, 5½%	2,631 72	....
City of Owen Sound, 1935, 5%	10,000 00	....
Town of Preston, 1941, 6%	8,558 52	....
Town of Renfrew, 1941, 6%	8,488 98	....
McKellar General Hospital, Fort William, 1934, 5%	17,000 00	....
Village of Mimico, 1946, 6%	20,277 61	....
Town of Renfrew, 1949, 5%	3,141 69	....
Town of Renfrew, 1944, 5%	3,425 09	....
City of Fort William, 1948, 5%	10,000 00	....
City of Belleville, 1946, 6%	10,000 00	....
Town of Mimico, 1945, 5½%	11,000 00	....
Dominion of Canada, 1934, 5½%	10,000 00	....
Province of Ontario, 1941, 6%	10,000 00	....
Hydro-Electric Commission of Ontario, 1941, 6%	20.000 00	....
Hydro-Electric Commission of Ontario, 1951, 6%	20.000 00	....
Province of Ontario, 1943, 6%	15,000 00	....
Province of Ontario, 1943, 6%	45,000 00	....
Trustees, R.C. Separate School, Stratford, 1952, 5½%	5,000 00	....
Dominion of Canada, 1954, 5%	295,000 00	....
Province of Ontario, 1948, 5%	69,000 00	....
Town of Mitchell (Guarantee), 1938, 5½%	10,000 00	....
British Mortgage Loan Company, 1930, 5%	25,000 00	....
Huron & Erie Mortgage Corporation, 1929, 5¼%	5,000 00	....
City of Brantford, 1951, 5%	10,600 00	....
City of Stratford, 1946, 5%	20,500 00	....
Province of Ontario, 1943, 6%	25,000 00	....
Province of Ontario, 1941, 6%	10,000 00	....
City of North Bay, 1939, 5½%	10.000 00	....
Province of Ontario, 1946, 4½%	6,000 00	....
City of Edmonton, 1946, 5%	10,000 00	....
R.C. School, Windsor, 1956, 5½%	4,000 00	....
City of Windsor, 1945, 5%	5,000 00	....
Town of Smith's Falls, 1940, 5%	5,000 00	....
Province of Ontario, 1942, 5%	45,000 00	....
City of Montreal, 1966, 4½%	10,000 00	....
Province of Quebec, 1956, 4½%	44,000 00	....
City of London, 1943, 4½%	8,000 00	....
County of Lincoln, 1942, 5½%	5,000 00	....
City of Vancouver, 1942, 5%	15,000 00	....
City of Stratford, 1944, 5%	15,000 00	....
Province of Ontario, 1943, 6%	10,000 00	....
Total	$1,020,416 53	....

WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO

Commenced Business 7th May, 1863

OFFICERS AND DIRECTORS (1928)

Officers.—President, L. W. Shuh; Vice-President, W. G. Weichel; Manager, A. Foster; Assistant Secretary, F. H. Moser.

Directors.—L. W. Shuh, Waterloo; W. G. Weichel, Waterloo; E. J. Bauer, Waterloo; P. E. Shantz, Preston; R. Roschman, Waterloo; J. H. Simpson, Guelph; Jos. Stauffer, Galt; A. Foster, Waterloo; Oscar Rumpel, Kitchener.

Auditors.—J. F. Scully, C.A., Kitchener; R. P. Uffelmann, Kitchener.

Unassessed Premium Note Capital, $224,987.59

Statement for the Year Ending 31st December, 1927

Assets

Cash value of real estate		$36,000 00
" mortgages		12,000 00
" bonds, debentures, Canada War Loan and securities (including Ontario Government deposit). (*See Schedule "C"*)		1,397,875 51
Cash at Head Office	$14,299 20	
Cash deposited in Bank of Toronto, Waterloo	266 65	
" Montreal Bank, Waterloo	3,130 72	
" Royal Bank, Waterloo	210 70	
		17,907 27
Amount of agents' balances		1,771 62
" premium notes in force, after deducting all payments thereon and assessments levied		224,987 59
" accrued interest		27,168 03
Total Assets		$1,717,710 02

Liabilities

Amount of losses supposed or reported	$3,452 44
" reserve of unearned premiums carried out at 80 per cent	304,337 87
Total Liabilities	$307,790 31

Receipts

Cash balance at 31st December, 1926 (not extended), $31,163.46.	
Cash received as cash payments and instalments due in 1927	$77,885 69
" agents' balances of 1926 received in 1927	8,569 58
" premiums on cash system	371,419 73
" interest	69,551 59
" reinsurance on losses	45,471 30
" all other	23,640 21
" from matured investments (not extended), $21,757.03.	
Total Receipts	$596,538 10

Expenditure

Expenses of management:	
Commissions, $82,947.00; law costs, $64.90; fuel and light, $338.01; investigation of claims, $1,579.09; interest, $2,579.04; assessment and fees, $553.08; Fire Marshal tax, $821.71; travelling expenses, $4,963.27; taxes, $7,148.10; salaries and fees, $52,297.46; printing, postage, etc., $6,744.51; other expenses, $11,555.30	$171,591 47
Miscellaneous payments:	
Cash paid for losses	218,859 91
" reinsurance	65,100 44
" rebate, abatement and premiums	36,356 09
" for purchase of investments (not extended), $133,643.41.	
" all other	6,000 00
Total Expenditure	$497,907 91

Currency of Risks

Amount covered by policies in force 31st December, 1927

System	One year or less	Three years	Total
Mutual	....	$6,921,133 00	$6,921,133 00
Cash	$14,002,746 00	65,969,504 00	79,972,250 00
Total	$14,002,746 00	$72,890,637 00	$86,893,383 00
Reinsurance			
Mutual	....	$1,792,272 00	$1,792,272 00
Cash	$1,133,356 00	9,417,557 00	10,550,913 00
Total	$1,133,356 00	$11,209,829 00	$12,343,185 00
Net risks carried by Company, 31st December, 1927	$12,869,390 00	$61,680,808 00	$74,550,198 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	2,830	$7,214,208 00
Policies new and renewed during 1927	914	2,308,823 00
Gross number during 1927	3,744	$9,523,031 00
Less expired and cancelled in 1927	1,016	2,601,898 00
Net risks in force on mutual system, 31st December, 1927	2,728	$6,921,133 00

Cash System	Number	Amount
Policies in force 31st December, 1926	38,732	$73,775,461 00
Policies new and renewed during 1927	21,197	37,587,026 00
Gross number during 1927	59,929	$111,362,487 00
Less expired and cancelled in 1927	18,837	31,390,237 00
Net risks in force on cash system 31st December, 1927	41,092	$79,972,250 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Olds, Alta., 1928, 6%	$500 00	....
Morris, Man., 1928, 6½%	733 34	....
Lavoy, Alta., 1929, 7%	500 00	....
Darlingford, Man., 1930, 6%	1,280 00	....
Town of Waterloo, Ont., 1931, 4½%	8,000 00	....
Waterloo Trust & Savings Co., 1931, 5%	25,000 00	....
Almond, Sask., 1932, 6%	750 00	....
Canada Permanent Mortgage Corporation, 1932, 5%	10,000 00	....
Neudorf, Sask., 1933, 6%	3,000 00	....
Morse, Sask., 1933, 6¼%	3,000 00	....
Aneroid, Sask., 1936, 7%	3,074 38	....
City of Brantford, Ont., 1941, 4%	10,000 00	....
Town of Hanover, Ont., 1942, 6%	1,151 49	....
Stettler, Alta., 1942, 5½%	4,999 99	....
County of Richmond, 1943, 4%	10,000 00	....
City of Woodstock, Ont., 1950, 5½%	1,000 00	....
City of Moosejaw, 1951, 5%	9,733 33	....
City of Sault Ste. Marie, Ont., 1952, 5½%	10,000 00	....
City of Fort William, 1953, 6%	35,000 00	....
Grand Trunk Pacific Ry. Co., 1962, 4%	24,300 00	....
City of Regina, 1931, 6½%	7,500 00	....
Innisfree, 1934, 7%	1,400 00	....
Penhold, 1934, 7%	2,275 00	....
Village of Forest Hill, 1937, 5%	8,977 57	....
Canadian Northern Railway Co., 1942, 4½%	5,000 00	....
Township of York, 1946, 5%	9,981 91	....
City of Kitchener, Ont., 1933, 4%	1,079 76	....
Craik, 1938, 6½%	4,400 00	....
Town of Minnedosa, 1941, 5%	4,000 00	....
Village of Forest Hill, 1941, 5%	4,286 09	....
Village of Fort Erie, 1944, 5½%	15,455 57	....
Swift Current, (indefinite), 3%	15,425 00	....
Omemee, 1928, 8%	250 00	....
Brant, 1934, 6%	4,650 00	....
Shaunavon, 1935, 7½%	8,608 55	....
Province of Alberta, 1936, 6%	25,000 00	....
Forest Hill, 1937, 5%	2,927 40	....
Town of Sandwich, 1946, 5½%	5,411 51	....
City of Toronto, 1950, 5½%	4,000 00	....
Canadian Northern Pacific Railway, 1950, 4½%	31,633 33	....
Canadian Northern Pacific Railway, 1950, 4½%	22,386 66	....
Canadian Northern Pacific Railway, 1950, 4%	1,460 00	....
City of Toronto, 1951, 5½%	2,000 00	....
City of Windsor, 1960, 4½%	61,000 00	....
Fronka, 1930, 5½%	1,200 00	....
Province of Ontario, 1936, 6%	5,000 00	....
Toronto Power Co., Ltd., 1941, 4½%	12,166 66	....
Town of Renfrew, 1942, 5%	832 89	....
Province of Manitoba, 1950, 4%	9,733 33	....
Town of Waterloo, 1951, 6½%	5,122 92	....
Greater Winnipeg Water District, 1951, 6%	50,000 00	....
Town of Renfrew, 1952, 5%	5,481 72	....
City of Montreal, 1953, 4½%	48,666 66	....
Adamson, 1931, 5½%	400 00	....
Canada Permanent Mortgage Corporation, 1932, 5%	10,000 00	....
Blaine Lake, 1934, 6¾%	1,050 00	....
Lethbridge, 1935, 5%	2,133 48	....
Town of Waterloo, 1935, 5%	11,703 21	....
City of Kitchener, 1937, 5½%	2,000 00	....
City of Stratford, 1939, 5%	25,000 00	....
County of Carleton, 1940, 6%	1,000 00	....
Town of Wingham, 1942, 6%	10,000 00	....
City of Kitchener, 1944, 5½%	9,261 51	....
City of Toronto, 1946, 6%	45,000 00	....
Swift Current, 1933, 7%	6,000 00	....
City of Toronto, 1948, 4%	14,113 33	....
City of Toronto, 1950, 5%	25,000 00	....
City of Brantford, 1951, 6%	5,800 00	....
Township of East York, 1957, 5%	11,514 82	....
City of Welland, 1957, 5%	11,195 76	....

Schedule "C"—*Continued*

	Par value	Book value
Canadian Northern Railway Co., 1958, 3½%	$38,933 33	....
Balcarres, 1931, 6%	2,375 00	....
City of Edmonton, 1933, 5%	4,866 66	....
Village of Fort Erie, 1954, 5½%	5,648 48	....
Wainwright, 1930, 5%	1,500 00	....
Hyssop, 1931, 5½%	800 00	....
Herbert, 1932, 5½%	2,000 00	....
Melville, 1942, 5½%	6,000 00	....
Township of Sandwich East, 1947, 5¼%	10,000 00	....
City of Toronto, 1955, 4½%	50,000 00	....
Province of Saskatchewan, 1944, 4½%	10,000 00	....
Village of Chippawa, 1944, 5½%	9,252 52	....
Province of British Columbia, 1946, 6%	50,000 00	....
Province of Ontario, 1948, 5%	1,500 00	....
Province of Ontario, 1948, 5%	25,000 00	....
Municipality of Lavallee, 1952, 6%	7,055 91	....
City of Kitchener, 1952, 5½%	5,000 00	....
Township of York, 1930, 6%	10,000 00	....
Dominion of Canada, 1934, 5½%	50,000 00	....
Francis, 1938, 5½%	4,400 00	....
Town of Sandwick, 1939, 6%	12,000 00	....
Moose Jaw, 1939, 5%	9,166 63	....
Fleming, 1941, 5%	6,533 35	....
City of Edmonton, 1945, 5½%	15,000 00	....
City of Edmonton, 1945, 5½%	10,000 00	....
City of London, 1948, 6%	2,000 00	....
Town of Carleton Place, 1952, 5½%	9,431 58	....
City of Quebec Roman Catholic Schools, 1955, 5%	30,000 00	....
Town of Waterloo, 1928, 4%	43 26	....
Maple Leaf, 1928, 8%	110 00	....
Dubuc, 1930, 6%	1,050 00	....
City of London, 1931, 5½%	9,000 00	....
Jasper Place, 1931, 5½%	2,000 00	....
Coalgate, 1931, 6%	1,500 00	....
Rye, 1931, 6%	400 00	....
Herbert, 1932, 5½%	3,000 00	....
Elsas, 1934, 7½%	3,636 97	....
Portreeve, 1934, 8%	3,540 74	....
Province of Ontario, 1935, 6%	39,000 00	....
Town of Waterloo, 1935, 4%	1,360 59	....
Village of Forest Hill, 1936, 5%	3,549 56	....
Sintaluta, 1937, 6%	3,800 00	....
Hamley, 1939, 5%	6,400 00	....
Town of Preston, 1939, 5½%	12,036 00	....
Township of Waterloo, 1940, 5%	5,882 50	....
Town of Preston, 1943, 5½%	4,599 28	....
Town of Eastview, 1943, 5½%	10,000 00	....
Township of Waterloo, 1944, 5%	10,855 92	....
Town of Eastview, 1944, 5½%	13,791 69	....
Walkerville, 1947, 6%	38,286 42	....
Town of Kenora, 1953, 5½%	11,687 76	....
Village of Port Dover, 1953, 5½%	7,358 24	....
Town of Kenora, 1953, 5½%	12,687 61	....
City of Oshawa, 1953, 5%	10,008 28	....
Town of Mimico, 1954, 5½%	10,385 00	....
Town of Mimico, 1955, 5%	16,512 50	....
Town of Melville, 1959, 5½%	2,016 68	....
Taber School District, 1970, 4%	9,841 88	....
Town of Macleod, 1974, 4%	8,836 47	....
Redcliffe, 1975, 3%	5,727 53	....
Total	$1,397,875 51	....

D

FRATERNAL SOCIETIES

D

ALLIANCE NATIONALE

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Director, Chas. Duquette, Montreal; 1st Vice-President, Dr. P. H. Bedard, Quebec; 2nd Vice-President, Francis Fauteaux, Montreal; General Secretary, Georges Monet, Montreal; General Treasurer, Alfred St. Cyr, Montreal; Chief Medical Officer, Dr. Theo. Cyphiot; Legal Adviser, Eug. H. Godin, C.R.

Directors.—Joseph Contant, Montreal; Hon. E. L. Patenaude, Montreal; F. A. Labelle, M.P., Hull; Hormisdas Delorme, Montreal; Dr. Yvon Laurier, Montreal; Francis Fauteaux, Montreal; L. A. Lavallie, Montreal; F. C. Laberge, Montreal.

Chief or General Agent in Ontario.—Lyman Lee, Merchants Bank Chambers, Hamilton, Ont

Assets	$9,414,997
Ontario insurance in force (gross)	460,390
Canadian insurance in force (gross)	27,940,840
Total insurance in force (gross)	30,570,812

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$12,951
Premiums—Canada (net)	1,168,462
Premiums—Total	1,235,879
Benefits paid—Ontario (net)	4,648
Benefits paid—Canada (net)	644,433
Total benefits paid (net)	697,666

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 768, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS

HEAD OFFICE, TORONTO

Officers.—High Chief Ranger, J. J. Haygarth, Hamilton, Ont.; High Sub-Chief Ranger, A. Woonton, London, Ont.; High Chief Treasurer, W. H. Goddard, Toronto; High Court Secretary, A. Martin, Toronto; High Court Medical Examiner, C. A. Wilson; High Court Senior Woodward, A. E. Dupen, Lethbridge, Alta.; High Court Junior Woodward, S. J. Hemens, Montreal, Que.; High Court Senior Beadle, Alfred Day, Peterboro, Ont.; High Court Junior Beadle, A. E. Harlock, Mimico, Ont.

Assets	$1,485,096
Ontario insurance in force (gross)	2,755,930
Canadian insurance in force (gross)	3,674,574

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$193,958
Premiums—Canada (net)	258,612
Benefits paid—Ontario (net)	115,222
Benefits paid—Canada (net)	153,629

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 1035, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Rodolphe Bedard, Outremont; 1st Vice-President, Telesphore Brassard, Montreal; 2nd Vice-President, N. Cloutier, Montmagny; 3rd Vice-President, Norbert Decelles, Woonsocket, R.I.; Manager, Henri Roy, Montreal.

Directors.—J. E. Daoust, Montreal; Dr. E. Hurtubise, Montreal; Euclide Desjarlais, Montreal; J. S. Dupere, Montreal; Dr. J. D. Gauthier, Montreal; Romeo Rivest, Montreal; J. C. Primeau, Montreal; Remi Lachance, Montreal; C. M. Leger, Memramcook, N.B.; R. Guilmette, Southbridge, Mass.; Dr. A. Leclerc, Quebec, Que.; Eugene Chartier, Saint Hyacinth, Que.; J. B. Rivard, Lewiston, Maine; Zenon Boucher, Hull, Que.; G. E. Ladouceur, Shawinigan Falls, Que.; Ad. Chartrand, Ottawa, Ont.

Chief or General Agent in Ontario.—Lyman Lee, Hamilton.

Assets	$10,394,932
Ontario business in force (gross)	1,750,477
Canadian business in force (gross)	29,639,962
Total business in force (gross)	44,513,274

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$32,157
Premiums—Canada (net)	609,534
Premiums—Total	932,451
Benefits—Ontario (net)	13,984
Benefits—Canada (net)	512,042
Total benefits paid	700,812

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 778, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS

HAMILTON, ONTARIO

Statement for the Year Ending 31st December, 1927

Organized.—March 28th, 1887. *Incorporated.*—June 1st, 1887

Officers.—Principal Officer, Jno. L. Archer, Grand Councillor, Toronto, Ont.; Secretary-Treasurer, Wm. F. Montague, Drawer 349, Hamilton, Ont.

Auditors.—A. M. Legg, London, Ont.; C. L. Bass, Toronto, Ont.

Actuary.—Prof. M. A. Mackenzie, Toronto, Ont.

GOVERNING EXECUTIVE AUTHORITY

(*at date of filing report*)

Jno. L. Archer, G.C.; Eccles J. Gott, M.P., G.V.C.; Jno. L. Davidson, P.G.C.; Frank Howard, Gr. Rep.; Wm. Benson, P.G.C.; Hon. Dr. J. W. Edwards, M.P., Gr. Rep.; Sheriff Alex. Morris, Gr. Rep.; Wm. F. Montague, G.R.

	Mortuary Fund	Sickness Fund	Child Insurance Fund	Guarantee Fund	General Expense Fund	Totals
Book value of bonds and debentures, not in default....	$1,325,222 64	$192,162 14	$11,878 94	....	....	$1,529,263 72
Market value of bonds and debentures, in default*.	34,996 48	....	....	....	....	34,996 48
Cash in bank or at head office.......	120,747 48	10,695 00	777 69	$1,000 00	$22,404 73	155,624 90
Total Ledger Assets.......	$1,480,966 60	$202,857 14	$12,656 63	$1,000 00	$22,404 73	$1,719,885 10
Interest and rents due and accrued: From bonds and debentures......	$36,436 61	$6,298 88	$291 16	....	....	$43,026 65
From premiums, dues, etc.........	40,189 79	2,127 83	201 14	$396 24	$8,055 82	50,970 82
From liens on certificates *re* error in age............	1,127 35	....	....	....	....	1,127 35
Total Non-ledger Assets.	$77,753 75	$8,426 71	$492 30	$396 24	$8,055 82	$95,124 82
Total Ledger and Non-ledger Assets	$1,558,720 35	$211,283 85	$13,148 93	$1,396 24	$30,460 55	$1,815,009 92

Liabilities

Mortuary Fund:	
Death claims incurred and reported during year, but not paid..............	$40,000 00
Premiums paid in advance..................................	66 15
Total Liabilities, except Reserve............................	$40,066 15
Sickness Fund and Funeral Benefit:	
Claims incurred and reported during year, but not paid..................	450 00
Claims incurred during year, but not reported until after 31st December.....	1,800 00
Premiums paid in advance..................................	8 58
Total Liabilities, except Reserve............................	$2,258 58
Guarantee Fund:	
Premiums paid in advance..................................	$33 14
Other Benefit Funds (with details of liabilities), Child Insurance Fund:	
Amount overpaid on monthly rates..........................	$5 03
Credit balances due Councils................................	4 67
	$9 70

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*The values of the securities in default were taken from the Dominion Valuation List of Securities as at 31st December, 1926.

General Expense Fund:	
Due and accrued items for:	
Commissions	$650 00
Expense dues paid in advance	394 32
Total General Fund Liabilities	$1,044 32
Total Liabilities (all funds), except Reserve	$43,411 89
Mortuary reserve, including general and investment reserve	$1,462,000 00
Sickness reserve, including special reserve	182,150 00
Child insurance reserve	6,400 00
Guarantee fund	1,396 24
	$1,651,946 24
Total Liabilities, including Reserve	$1,695,358 13

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$444,653 54	
Interest	85,153 04	
		$529,806 58
Sickness Fund and Funeral Fund:		
Premiums	$22,151 98	
Interest	13,341 43	
		35,493 41
Guarantee Fund:		
Premiums	$475 36	
Interest	43 68	
		519 04
Other Benefit Fund (Child Insurance Department):		
Premiums	$1,678 34	
Per capita tax and certificates fees	351 59	
Interest	594 27	
		2,624 20
General Expense Fund:		
Expense dues from members	$17,950 70	
Interest	1,338 71	
Other sources	2,715 18	
		22,004 59
Total Income		$590,447 82

Disbursements

Mortuary Fund:		
Death claims	$291,637 40	
Disability claims	20,359 72	
Other disbursements, expense *re* debentures, etc	2,433 11	
Written off, Battleford	28,541 88	
		$342,972 11
Sickness Fund and Funeral Benefit:		
Sickness claims	$19,387 60	
Funeral claims	3,650 00	
Other disbursements	1,890 03	
Written off, Battleford	2,088 58	
		27,016 21
General Expense Fund:		
Head office expenses	$22,126 41	
Agency and organization expenses	27,271 45	
All other expenses	17,580 54	
		66,978 40
Total Disbursements		$436,966 72

Exhibits of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1926	13,233	$11,019,122 32	808	$614,750 00	371	$356,250 00
New issued	303	289,750 00	645	641,500 00	456	506,250 00
Old revived	42	30,750 00	31	23,000 00	15	12,000 00
Old increased		3,750 00				1,000 00
Transferred to						
Totals	13,578	$11,343,372 32	1,484	$1,279,250 00	842	$875,500 00
Less ceased by:						
Death	311	$282,970 80	1	$1,000 00	3	$2,000 00
Disability		20,359 72				
Surrender	91	10,714 00	7	5,000 00	9	9,500 00
Lapse	474	382,320 00	509	422,000 00	278	296,000 00
Decrease		2,200 00		7,500 00		750 00
Transferred from						
Total ceased	876	$698,564 52	517	$435,500 00	290	$308,250 00
At end of 1927	12,702	$10,644,807 80	967	$843,750 00	552	$567,250 00
Temp. Susp	166	$129,558 00	150	$146,750 00	81	$89,500 00

Classification	Other Plans		Totals		Totals for the Province only	
	No. (7)	Amount (8)	No. (10)	Amount (11)	No. (12)	Amount (13)
At end of 1926	456	$128,871 00	14,868	$12,118,993 32	11,275	$9,395,161 12
New issued	134	32,278 00	1,538	1,469,778 00	1,243	1,265,506 00
Old revived			88	65,750 00	53	41,500 00
Old increased		10,327 00		15,077 00		9,085 00
Transferred to					10	8,000 00
Totals	590	$171,476 00	16,494	$13,669,598 32	12,581	$10,719,252 12
Less ceased by:						
Death	1	$500 00	316	$286,470 80	270	$250,570 80
Disability				20,359 72		19,859 72
Surrender	5	2,500 00	112	27,714 00	107	25,464 00
Lapse	124	28,873 00	1,385	1,129,193 00	1,065	927,875 00
Decrease				10,450 00		10,200 00
Transferred from					9	7,750 00
Total ceased	130	$31,873 00	1,813	$1,474,187 52	1,451	$1,241,719 52
At end of 1927	460	$139,603 00	14,681	$12,195,410 80	11,130	$9,477,532 60
Temp. Susp.	20	$6,516 00	417	$372,324 00	333	$318,714 00

Exhibit of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1926	4,219
New contracts issued in 1927	431
Revived contracts in 1927	122
Totals	4 7 2
Terminated during 1927 by:	
Death	68
Lapse	646
Total terminated	714
In force 31st December, 1927	4,058

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve under whole life certificates	$1,358,100 00
Net reserve under old age and disability certificates	19,600 00
Net reserve under 20-payment life certificates	19,900 00
Net reserve under endowment at 65	5,300 00
Special mortuary reserve	59,100 00
Other liabilities	40,000 00
	$1,502,000 00

Assets

Accrued assessments	$41,300 00
Securities with accrued interest	1,407,200 00
Cash and special deposits	128,600 00
	$1,577,100 00

The ratio of assets to liabilities was 105 per cent.

The valuation basis was Cm(5) 3½ per cent.

The amount of whole life insurance valued was $10,644,808.00. Twenty-payment life certificates for $843,750.00. Endowment at age 65 certificates for $567,250.00, and children's insurance for $139,603.00 were also valued.

SICKNESS DEPARTMENT

Liabilities

Future sickness claims	$394,550 00
Future death claims	69,700 00
Special sickness reserve	28,000 00
Investment reserve	2,000 00
Unpaid claims	2,250 00
	$496,500 00

Assets

Future assessments	$310,100 00
Funds with accrued interest	209,150 00
Outstanding assessments	2,150 00
	$521,400 00

The ratio of assets to liabilities was 105 per cent.

The valuation basis was Manchester Unity Table with 3½ per cent.

The valuations were made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

Schedule B

Bonds and Debentures owned by the Society—(not in default)

Description	Par value	Book value
Life Insurance Fund		
Special Deposit, Bank of Commerce, *re* Province of Quebec (on demand), 3%	$5,000 00	$5,000 00
Special Deposit, Royal Bank of Canada (on demand), 3%	......	2,824 50
Debentures of Municipalities		
Town of Morden, Man., 1930. 5¼%	$970 15	$970 15
Town of Maple Creek, Sask., 1934, 6%	6,570 35	6,548 74
Town of New Toronto, Ont., 1940, 5½%	17,143 29	17,605 33
City of Port Arthur, Ont., 1943, 5%	11,193 34	9,324 83
City of Toronto, Ont., 1938, 5%	1,000 00	974 90
City of Port Arthur, Ont., 1940, 4½%	2,433 33	2,181 70
City of Port Arthur, Ont., 1942, 5%	486 67	459 55
City of Port Arthur, Ont., 1943, 5%	486 66	459 07
City of Port Arthur, Ont., 1934, 5%	4,000 00	3,963 20
City of Toronto, Ont., 1945, 6%	10,000 00	11,010 35
City of Fort William, Ont., 1932, 4½%	2,850 00	2,758 93
City of Port Arthur, Ont., 1934, 5%	5,000 00	4,954 00
City of Toronto, Ont., 1937, 6%	4,000 00	4,311 67
City of Toronto, Ont., 1951, 6%	8,000 00	9,110 83
City of Port Arthur, Ont., 1934, 5%	2,000 00	1,983 65
Rural Municipality of St. Vital, Man., 1956, 5½%	17,500 00	17,500 00
City of Sydney, N.S., 1939, 4½%	10,000 00	9,070 25
Town of Glace Bay, N.S., 1936, 6%	15,000 00	13,474 60
Town of Glace Bay, N.S., 1936, 6%	5,000 00	4,558 22
City of Hamilton, Ont., 1938, 6%	1,000 00	1,062 08
City of North Vancouver, B.C., 1929, 5%	10,000 00	10,000 00
Town of Weston, Ont., 1933, 5½%	10,503 41	10,503 41
Township of Freeman, Ont., 1946, 6%	6,500 00	6,323 30
Town of Timmins, Ont., 1937, 6½%	14,000 00	15,172 94
Town of Davidson, Sask., 1930, 5½%	14,000 00	14,198 64
Town of Huntsville, Ont., 1930, 5%	2,622 25	2,622 25
Town of Haileybury, Ont., 1932, 5%	9,032 51	8,909 37
Town of Oakville, Ont., 1951, 5½%	13,011 43	13,176 65
Town of Bridgeburg, Ont., 1934, 6%	1,000 00	1,021 70
Townships of Haultain and Nicol, Ont., 1935, 6%	1,687 45	1,738 69
Town of Sudbury, Ont., 1930, 5%	3,261 25	3,172 05
Town of Leamington, Ont., 1936, 6%	4,098 09	4,204 41
Town of Leamington, Ont., 1934, 6%	13,287 07	13,526 42
Town of Sudbury, Ont., 1936, 5%	5,032 90	4,783 46
Sudbury Separate School, Ont., 1937, 6%	6,610 10	6,070 55
Town of Steelton, Ont., 1944, 5½%	8,000 00	7,210 54
City of Fort William, Ont., 1930, 4½%	4,866 66	4,198 47
Town of Bridgeburg, Ont., 1930, 6%	813 83	816 80
City of Sydney, N.S., 1954, 5½%	5,000 00	5,000 00
Province of Ontario, 1928, 6%	2,000 00	2,009 65
City of Sydney, N.S., 1954, 5½%	5,000 00	5,000 00
City of Windsor, Ont., 1934, 5½%	1,192 62	1,198 08
Townships of Boston and Pacaud, Ont., 1935, 6%	2,800 00	2,871 72
City of Fort William, Ont., 1940, 5%	4,000 00	3,950 39
City of Hamilton, Ont., 1931, 5½%	10,000 00	10,180 46
Dominion of Canada Loan, 1946, 4½%	10,000 00	9,704 40
City of Hamilton, Ont., 1934, 4½%	10,000 00	9,690 44
City of Fort William, Ont., 1935, 4½%	4,379 94	4,195 15
City of Fort William, Ont., 1940, 4½%	2,433 30	2,284 71
Town of North Bay, Ont., 1934, 5½%	6,031 56	6,010 35
Village of Grimsby, Ont., 1931, 5%	1,422 50	1,422 50
Town of Burlington, Ont., 1953, 5½%	10,306 27	10,306 27
Township of Freeman, Ont., 1947, 6%	7,000 00	7,231 45
Town of Camrose, Alta., 1928, 7%	659 25	670 79
Town of Smith's Falls, Ont., 1931, 5%	1,416 10	1,416 10
Town of New Toronto, Ont., 1941, 5½%	8,467 35	8,598 99
Town of New Toronto, Ont., 1941, 5½%	8,030 45	8,166 11
Town of Vegreville, Alta., 1929, 6½%	264 39	269 08
Town of Pincher Creek, Alta., 1931, 6%	6,646 29	6,801 43
City of Kelowna, B.C., 1929, 6%	27,000 00	27,385 56
City of Toronto, Ont., 1947, 5½%	15,000 00	15,455 01
City of Windsor, Ont., 1931, 5½%	425 70	426 82
City of Windsor, Ont., 1950, 5%	5,846 33	5,594 42
Village of Fort Erie, Ont., 1948, 5½%	3,000 00	3,035 35
Village of Fort Erie, Ont., 1955, 5½%	7,646 93	7,781 17
Village of Fort Erie, Ont., 1950, 5½%	3,888 00	3,950 22
Dominion of Canada Loan, 1940, 4½%	25,000 00	24,327 42
Townships of East York, Ont., 1950, 5½%	15,082 33	15,886 26
School District of Dalhousie, N.B., 1951, 5½%	10,000 00	10,508 70
School District of Dalhousie, N.B., 1951, 5%	10,000 00	10,509 01
Town of North Bay, Ont., 1929, 5%	3,367 86	3,367 86
Town of Pincher Creek, Alta., 1932, 6%	2,754 42	2,681 51
Village of Fort Erie, Ont., 1954, 5½%	11,704 30	11,704 30
Township of Tisdale, Ont., 1930, 6%	7,000 00	7,000 00
Town of Claresholm, Alta., 1929, 5½%	293 80	293 80
Town of Nanton, Alta., 1930, 5%	1,311 24	1,307 96
Town of Nanton, Alta., 1930, 5%	327 80	326 92
Town of Cochrane, Ont., 1936, 6%	3,261 55	3,226 28
Town of Burlington, Ont., 1937, 6%	8,714 86	8,925 48
Town of Sandwich, Ont., 1936, 5½%	8,872 67	8,971 13
Town of New Toronto, Ont., 1935, 5½%	2,149 96	2,149 96
City of Kelowna, B.C., 1928, 6%	5,000 00	5,041 25
City of Weyburn, Sask., 1933, 5½%	3,761 66	3,683 48
City of Fort William, Ont., 1938, 5%	1 000 00	991 01

Schedule "B"—*Continued*

Debentures of Municipalities	Par value	Book value
Town of Dundas, Ont., 1934, 5%	$6,038 76	$6,038 76
Town of Ford City, Ont., 1935, 5%	15,000 00	14,634 65
Town of Ford City, Ont., 1932, 5%	10,000 00	9,826 92
Town of Springhill, N.S., 1933, 4%	10,000 00	7,851 61
Town of Riverside, Ont., 1935, 6%	4,257 52	4,334 67
Town of Glace Bay, N.S., 1942, 5%	13,500 00	11,747 34
Town of Maple Creek, Sask., 1933, 6%	1,964 81	1,988 86
Township of Dysart, Ont., 1934, 6%	1,336 23	1,560 81
St. Michael's R.C. School, Alta., 1930, 6%	900 00	914 53
Town of Fort Frances, Ont., 1933, 6%	11,858 61	11,726 97
School District of New Vegreville, Alta., 1932, 5%	4,500 00	4,381 33
Town of Renfrew, Ont., 1931, 5%	910 66	910 66
Town of Steelton, Ont., 1942, 5%	10,000 00	8,403 53
City of Hamilton, Ont., 1928, 6%	1,079 46	1,082 10
Town of Riverside, Ont., 1939, 6%	17,962 31	18,624 70
Town of Riverside, Ont., 1943, 6%	14,629 24	15,352 76
Town of Riverside, Ont., 1944, 6%	2,350 62	2,478 70
City of Fort William, Ont., 1950, 6%	10,000 00	10,913 55
Town of Ford City, Ont., 1955, 5%	9,400 00	9,000 49
City of Hamilton, Ont., 1936, 5%	2,000 00	2,000 00
Town of Dryden, Ont., 1930, 6%	963 14	959 67
Village of Emo, Ont., 1950, 6%	31,283 93	29,663 94
Town of Sturgeon Falls, Ont., 1941, 7%	56,625 62	58,565 03
Town of Sturgeon Falls, Ont., 1929, 7%	4,928 59	4,920 52
Town of Sandwich, Ont., 1932, 5½%	5,000 00	5,053 54
Town of Renfrew, Ont., 1939, 5½%	5,644 09	5,713 15
Town of Raymond, Alta., 1931, 6%	2,877 60	2,919 26
Town of Smith's Falls, Ont., 1931, 5%	5,622 38	5,622 38
City of Wetaskiwin, Alta., 1930, 5%	917 79	917 79
Town of Wainwright, Alta., 1932, 5½%	11,500 00	10,766 06
Town of Trenton, Ont., 1951, 5½%	9,471 21	9,839 01
Town of Smith's Falls, Ont., 1945, 5½%	10,000 00	10,213 93
Village of Norwich, Ont., 1950, 6%	6,062 68	6,631 62
City of Vernon, B.C., 1932, 5%	35,000 00	31,062 64
Town of Cochrane, Ont., 1933, 6%	6,079 78	6,033 86
City of Sault St. Marie, Ont., 1954, 5½%	10,000 00	10,208 78
Province of Ontario, 1942, 5½%	15,000 00	15,802 45
City of Toronto, Ont., 1945, 6%	9,000 00	9,896 38
Village of Fort Erie, Ont., 1953, 5½%	7,000 00	7,097 31
Town of Ford City, Ont., 1937, 6%	24,900 86	25,292 39
Town of Ford City, Ont., 1941, 6%	4,000 00	4,129 79
Town of Ford City, Ont., 1943, 6%	12,000 00	12,656 98
Town of Riverside, Ont., 1934, 5½%	25,000 00	24,542 60
Province of British Columbia, 1946, 4½%	5,000 00	4,693 21
Town of Sudbury, Ont., 1931, 5%	4,267 90	4,267 90
Town of Vegreville, Alta., 1933, 6%	10,000 00	9,895 83
Town of Kenora, Ont., 1942, 5%	25,000 00	20,689 05
Town of Sudbury, Ont., 1933, 5%	3,316 72	2,863 02
Town of Cochrane, Ont., 1933, 6%	....	....
City of Niagara Falls, Ont., 1948, 5%	12,000 00	11,609 28
Town of North Bay, Ont., 1934, 5½%	12,590 90	12,546 62
Town of Englehart, Ont., 1938, 6%	9,021 86	9,427 59
Town of Mimico, Ont., 1939, 5½%	10,801 34	11,125 16
Town of Mimico, Ont., 1935, 5½%	9,398 79	9,541 75
Town of New Liskeard, Ont., 1939, 6½%	5,183 32	5,475 43
Town of Fort Frances, Ont., 1942, 6%	18,779 21	19,311 59
Town of Mimico, Ont., 1935, 5%	8,245 44	8,201 82
Town of Mountjoy, School Section, Ont., 1934, 6%	758 47	779 10
Town of Eastview, Ont., 1931, 5½%	6,666 19	6,650 91
Town of Grandview, Man., 1929, 5%	746 01	739 81
Town of Dauphin, Man., 1930, 5%	5,681 35	5,681 35
Town of Sturgeon Falls R.C. School Section, Ont., 1944, 6%	1,367 43	1,480 86
Town of Sandwich, Ont., 1939, 5½%	18,209 63	18,465 75
Town of Watrous, Sask., 1956, 5½%	3,566 99	3,566 99
City of Wetaskiwin, Alta., 1929, 6%	248 92	248 92
Town of Melville, Sask., 1959, 5½%	26,657 84	26,642 59
Town of Dysart, Ont., 1939, 6%	6,380 56	6,689 67
School District of Redcliff, Alta., 1975, 3%	7,729 04	7,728 40
Town of Redcliff, Alta., 1975, 3%	20,018 37	20,016 50
Town of Mimico, Ont., 1936, 5%	13,000 00	13,104 68
Town of Dunnville, Ont., 1928, 6%	1,272 57	1,284 32
Town of Mimico, Ont., 1936, 5%	6,900 00	6,955 51
Town of Taber, Alta., 1970, 4%	20,256 84	20,256 84
Town of Humboldt, Sask., 1975, Unfd	6,126 07	6,126 07
Town of Battleford, Sask., 1939, 2%	9,448 11	9,448 11
National Building	27,500 00	27,500 00
Town of Eastview, Ont., 1941, 5½%	20,000 00	20,660 84
	$1,330,125 93	$1,325,222 64
Sick Benefit Fund		
Sudbury Coppercliff Electric Railway, 1936, 6%	$1,000 00	$1,036 69
Town of Melfort, Sask., 1931, 6%	1,208 63	1,222 58
City of Port Arthur, Ont., 1932, 4½ to 5%	5,353 34	4,629 73
City of Port Arthur, Ont., 1932,	4,866 66	4,539 96
City of Port Arthur, Ont., 1943, 5%	973 33	959 66
City of Port Arthur, Ont., 1942, 5%	9,733 33	9,625 41
City of Port Arthur, Ont., 1932, 5%	2,920 00	2,905 35
City of Toronto, Ont., 1933, 6%	3,000 00	3,154 01
Town of Pointe Claire, Que., 1943, 6%	18,000 00	18,507 63
City of Hamilton, Ont., 1928, 6%	1,000 00	1,009 63
Town of North Bay, Ont., 1944, 6%	1,629 50	1,602 90

Schedule "B"—*Continued*

Sick Benefit Fund	Par value	Book value
Town of Dunnville, Ont., 1951, 6%	$4,558 79	$4,357 48
Town of Norman, Ont., School Section, 1947, 5½%	2,200 00	2,306 58
Town of Dresden, Ont., 1930, 4½%	3,592 58	3,558 99
Town of Aurora, Ont., 1931, 4%	1,335 62	1,304 73
Town of Mimico, Ont., 1947, 6%	5,877 42	6,492 76
Town of Mimico, Ont., 1929, 6%	1,500 00	1,516 51
Town of Fauquier, Ont., School Section, 1947, 5½%	3,000 00	3,158 17
Town of Canora, Sask., 1934, 6%	2,706 97	2,641 50
Town of Kenora, Ont., 1939, 6%	12,425 94	12,703 09
City of Victoria, B.C., 1928, 6%	5,000 00	4,654 52
City of Sault Ste. Marie, Ont., 1951, 6½%	27,000 00	28,005 79
Town of Camrose, Alta., 1929, 6%	679 37	646 08
Town of Leitch, Ont., School Section 2, 1936, 6%	924 14	955 06
Town of Capreol, Ont., 1937, 5%	4,000 00	4,026 39
Town of Didsbury, Alta., 1934, 6½%	3,982 20	3,812 68
City of Hamilton, Ont., 1934, 6%	6,000 00	6,155 10
Town of Mattawa, Ont., 1932, 5%	1,630 78	1,597 77
Town of Fort Frances, Ont., 1929, 7%	1,699 76	1,717 54
Town of Redcliff, Alta., 1929	....	....
Town of Vermilion, Alta., 1932, 6%	2,203 65	2,202 87
Town of Kenora, Ont., 1929, 5½%	1,770 07	1,777 93
Town of Vegreville, Alta., 1933, 6%	25,000 00	24,740 37
Town of Cochrane, Ont., 1927, 6%	6,000 00	5,506 85
Town of North Bay, Ont., 1933, 6%	3,297 82	3,254 98
Town of Kincardine, Ont., 1930, 5%	609 07	609 00
Town of Fort Frances, Ont., 1930, 6%	1,188 04	1,175 54
Town of Dunnville, Ont., 1938, 6%	8,264 71	7,820 82
Town of Melville, Sask., 1959, 5½%	2,577 08	2,575 64
Town of Battleford, Sask., 1959, 2%	691 38	691 38
Town of Redcliff, Alta., 1975, 3%	3,002 82	3,002 47
	$192,403 00	$192,162 14

Child Insurance Fund		
Town of Dunnville, Ont., 1944, 6%	$1,512 25	$1,523 77
Sudbury, Copper Cliff Electric Railway, 1936, 6%	1,000 00	1,035 20
City of Toronto, Ont., 1936, 6%	1,000 00	1,071 72
Town of Glace Bay, N.S., 1936, 6%	1,000 00	1,013 86
City of Hamilton, Ont., 1934, 6%	3,000 00	3,086 26
Province of Ontario, 1936, 6%	1,000 00	1,068 56
City of Toronto, Ont., 1932, 6%	1,000 00	1,017 25
Rural of St. Vital, Man., 1933, 5½%	1,000 00	1,015 98
Town of Point Claire, Que., 1930, 6%	1,000 00	1,046 34
	$11,512 25	$11,878 94

Bonds and Debentures owned by the Society (in default)

	Par value	Book value	Market value	Rate Used
School District of North Battleford, Sask., 1933, 6%	$13,399 97	$13,399 97	$12,863 97	96
Town of Swift Current, Sask., 1929, 6%	7,700 13	7,436 79	4,235 07	55
Town of Swift Current, Sask., 1927-31, 6%	3,677 41	3,822 59	2,022 55	55
Town of Swift Current, Sask., 1926-31, 6%	18,213 44	18,045 00	10,017 39	55
Town of Swift Current, Sask., 1934, 5%	10,650 00	10,650 00	5,857 50	55
	$53,640 95	$53,354 35	$34,996 48	

CANADIAN ORDER OF FORESTERS

BRANTFORD, ONTARIO

Statement for the Year Ending 31st December, 1927

Incorporated December 1st, 1879

OFFICERS

Principal Officer, F. H. Davidson; Secretary or Manager, Alf. P. van Someren; Treasurer' A. R. Galpin; Dr. U. M. Stanley, C.M.B.; Superintendent of Organization, A. C. Wiley; Auditors, W. J. Beney and Blake Elliott; Actuary, M. A. Mackenzie, M.A.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

M. D. Carroll, W. E. Gowling, Thos. Murray, D. M. Craig.

Assets

Ledger Assets	Mortuary Fund	Sickness and Funeral Fund	General Expense Fund	Totals
Book value of bonds and debentures, not in default	$10,533,831 85	$598,046 59	....	$11,131,878 44
*Market value of bonds and debentures, in default	36,143 49	202 03	....	36,345 52
Real estate, book value	....	....	$29,459 30	29,459 30
Cash in bank or at head office	49,625 85	3,776 00	....	53,401 85
Other ledger assets	....	....	11,356 96	11,356 96
Total Ledger Assets	$10,619,601 19	$602,024 62	$40,816 26	$11,262,442 07
Interest due and accrued:				
From bonds and debentures	$150,562 00	$10,943 89	....	$161,505 89
From other sources	....	....	1,628 36	1,628 36
From premiums, dues, etc	....	....	8,794 06	8,794 06
Total Non-ledger Assets	$150,562 00	$10,943 89	$10,422 42	$171,928 31
Total Ledger and Non-ledger Assets	$10,770,163 19	$612,968 51	$51,238 68	$11,434,370 38

Liabilities

Mortuary Fund:	
Death claims incurred and reported during year, but not paid	$138,825 18
Death claims incurred during year, but not reported until after 31st December	13,289 27
Present value of unpaid death claims payable by instalments	638 76
Total Liabilities	$152,753 21
Sickness Fund:	
Claims incurred during year, but not reported until after 31st December	$11,682 76
General Expenses Fund:	
Salaries and expenses	$683 43
Due and accrued items for:	
Good of Order	208 81
Commissions and organization, $1,123.22; advertising, $47.25	1,170 47
Telegraph, express, telephone	69 49
Bank overdraft	56,951 21
Account for office supplies	132 47
Total General Fund Liabilities	$59,215 88
Total Liabilities (all funds), except Reserve	$223,651 85
Mortuary Reserve (including special reserves for mortality, investment and general purposes	$10,223,246 79
Sick and funeral fund reserve	612,968 51
	$10,836,215 30
Total Liabilities (including Reserve)	$11,059,867 15

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$1,082,437 62	
Interest	528,514 10	
		$1,610,951 72
Sickness Fund:		
Premiums	$126,150 01	
Interest	31,879 93	
		158,029 94
General Expenses Fund:		
Expense dues from members		112,357 73
Total Income		$1,881,339 39

Disbursements

Mortuary Fund:		
Death claims	$788,245 06	
All other	2,480 80	
		$790,725 86
Sickness Fund:		
Sickness claims	$154,949 01	
Funeral claims	20,797 72	
All other	17 40	
		175,764 12
General Expense Fund:		
Head office expenses	$41,761 46	
Agency and organization expenses	65,596 77	
All other expenses	36,693 86	
		144,052 09
Total Disbursements		$1,110,542 07

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*There are securities in default in the Mortuary Fund amounting to par value, $156,045.90 book value $152,440.21, market value $36,143.49, and in the Sickness Department, par value $2,886.17. Book value $2,778.42, market value $202.03. Values prepared by Wood, Gundy & Company.

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1926	49,331	$48,863,250 00	857	$817,000 00	1,430	$1,443,500 00
New issued	359	335,000 00	645	647,000 00	1,071	1,119,000 00
Old revived	144	142,500 00	9	9,500 00	14	13,500 00
Card additions						
Old increased				3,000 00		12,000 00
Transferred to	2	2,000 00	14	11,500 00	28	26,000 00
Totals	49,836	$49,342,750 00	1,525	$1,488,000 00	2,543	$2,614,000 00
Less ceased by:						
Death	751	$759,800 00			5	$4,500 00
Insurance surrender for paid up and lapse	1,435	1,364,800 00	219	$215,500 00	502	539,500 00
Decrease		11,650 00		1,000 00		1,000 00
Card deductions						
Transferred from	39	35,000 00	1	1,000 00	3	2,500 00
Total ceased	2,225	$2,171,250 00	220	$217,500 00	510	$547,500 00
At end of 1927	47,611	$47,171,500 00	1,305	$1,270,500 00	2,033	$2,066,500 00
			Paid-up	insurance not	included	in above......

Classification	Other Plans		Totals		Totals for the Province only	
	No. (7)	Amount (8)	No. (10)	Amount (11)	No. (12)	Amount (13)
At end of 1926	23	$69,000 00	51,641	$51,192,750 00	24,812	$24,876,550 00
New issued	19	57,000 00	2,094	2,158,000 00	735	754,250 00
Old revived			167	165,500 00	60	57,500 00
Card additions					20	22,000 00
Old increased				15,000 00		9,000 00
Transferred to			44	39,500 00	22	20,000 00
Totals	42	$126,000 00	53,946	$53,570,750 00	25,649	$25,739,300 00
Less ceased by:						
Death			756	764,300 00	430	$445,800 00
Insurance surrender for paid up and lapse	1	3,000 00	2,157	2,122,800 00	872	868,700 00
Decrease		2,000 00		15,650 00		4,500 00
Card deductions					19	18,000 00
Transferred from	1	1,000 00	44	39,500 00	22	20,000 00
Total ceased	2	$6,000 00	4,957	$2,942,250 00	1,343	$1,357,000 00
At end of 1927	40	$120,000 00	50,989	$50,628,500 00	24,306	$24,382,300 00
			2,829	$848,321 83		

Exhibits of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1926		34,366
New contracts issued in 1927		1,462
Revived contracts in 1927		124
Totals		35,952
Terminated during 1926 by:		
Death	429	
Lapse	1,527	
Total terminated		1,956
In force 31st December, 1927		33,996

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve under whole life certificates	$8,201,700 00
Net reserve under paid-up certificates, limited payment life and endowment	644,000 00
Special mortuary reserve	837,500 00
General reserve	213,600 00
Investment reserve	326,000 00
Accrued claims	152,800 00
	$10,376,000 00

Assets

Life insurance fund	$10,888,300 00
Other assets	6,500 00
	$10,894,800 00

The ratio of assets to liabilities was 105 per cent.

The valuation basis was Cm (5) 3½ per cent. (Canadian Males Table of Mortality).

The amount of whole life insurance valued was $47,171,500.00. The amount of paid-up insurance valued was $848,322.00. According to the Constitution no reserve is held for certificates in their first year.

The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

SICKNESS DEPARTMENT

The data for the sickness valuation was not available in time for the Actuary to make the valuation. On the recommendation of the Actuary the ledger amount of the Sickness Fund is therefore taken as the liabilities. The Order at its last High Court meeting amended its Constitution as to sickness contracts making the same cancellable upon due notice.

Schedule "B"

Bonds and Debentures owned by the Society

Mortuary Fund	Par value	Book value
Dominion of Canada Victory Loan, 1934, 5½%	$100,000 00	$100,000 00
Dominion of Canada Victory Loan, 1934, 5½%	1,556,000 00	1,521,657 31
Dominion of Canada Victory Loan, 1934, 5½%	732,167 31	732,167 31
Dominion of Canada Conversion Loan, 1932, 5½%	100,000 00	99,916 50
Dominion of Canada Victory Loan, 1937, 5½%	6,300 00	6,300 00
Government of Quebec (deposit)	5,000 00	5,000 00
D.C. guar. Can. National Rys., 1946, 6½%	65,000 00	73,955 52
D.C. guar. Can. National Rys., 1946, 6½%	35,000 00	39,822 05
D.C. guar. Can. National Rys., 1946, 6½%	50,000 00	57,994 26
D.C. guar. Can. National Rys., 1938, 5%	625,000 00	617,911 89
D.C. guar. Can. National Rys., 1940, 7%	25,000 00	28,702 70
Province of Ontario, 1941, 6%	50,000 00	49,119 40
Province of Ontario, 1941, 6%	7,000 00	7,681 42
Province of Ontario, 1943, 6%	33,000 00	36,666 71
Province of Ontario, 1948, 5%	154,000 00	150,134 32
Province of Ontario, 1948, 5%	50,000 00	48,744 89
Province of Ontario, 1948, 5%	46,000 00	44,845 23
Prov. of B.C. guar. Can. Northern Pacific Ry., 1950, 4½%	121,666 66	87,459 28
Prov. of B.C. guar. Can. Northern Pacific Ry., 1950, 4%	32,908 40	26,696 19
Prov. of B.C. guar. Can. Northern Pacific Ry., 1950, 4½%	11,261 46	9,870 57
Prov. of B.C. guar. Can. Northern Pacific Ry., 1950, 4½%	13,071 86	11,457 33
Prov. of B.C. guar. Can. Northern Pacific Ry., 1950, 4%	15,758 26	12,783 24
D.C. guar. Grand Trunk Rys., 1940, 7%	33,000 00	37,887 58
D.C. guar. Grand Trunk Rys., 1940, 7%	50,000 00	57,244 88
D.C. guar. Grand Trunk Rys., 1940, 7%	25,000 00	28,941 76
D.C. guar. Grand Trunk Rys., 1940, 7%	45,000 00	51,799 32
D.C. guar. Grand Trunk Rys., 1940, 7%	50,000 00	57,531 62
Prov. of Alberta guar. Can. Northern Western Ry., 1942, 4½%	138,953 06	129,717 48
Prov. of Alberta guar. Can. Northern Western Ry., 1942, 4½%	48,666 66	43,941 48
Province of Alberta, 1936, 6%	7,000 00	7,445 64
Town of Ridgetown, 1928, 3½%	207 02	206 76
Town of Palmerston, 1936, 5%	16,061 87	16,014 89
Town of Selkirk, 1939, 5%	17,000 00	15,883 60
School District of Raymond, 1939, 6%	8,000 00	8,549 60
School District of Stettler, 1941, 5%	7,000 02	7,000 02
Town of Indian Head, 1944, 6%	2,266 10	2,339 86
Town of Kindersley, 1951, 6%	12,519 10	13,275 74
Town of Castor, 1932, 5½%	2,143 93	2,143 93
Rural Municipality of Rosedale, 1932, 4½%	3,750 00	3,674 94
School District of Wynyard, 1943, 7%	9,600 00	10,113 06
Rural Municipality of Stonehenge, 1933, 5½%	3,600 00	3,627 57
Town of Claresholm, 1945, 5½%	33,042 97	33,042 97
City of Lachine, 1941, 4%	13,000 00	13,000 00
City of Lachine, 1940, 4%	14,000 00	13,867 96
S.C. of Riviere St. Pierre, 1938, 5½%	15,000 00	15,452 15
Town of Dalhousie, 1938, 4½%	8,000 00	7,730 40
Town of Selkirk, 1939, 5%	14,500 00	14,398 34
City of Strathcona, 1929, 4½%	10,000 00	9,952 84
Town of Kenora, 1940, 5%	25,000 00	24,705 00
City of North Battleford, 1936, 5%	17,500 00	17,344 25
Town of Dauphin, 1930, 5%	13,000 00	12,938 68
City of North Battleford, 1942, 5¼%	50,000 00	46,035 97

Schedule "B"—*Continued*

Mortuary Fund	Par value	Book value
City of Medicine Hat, 1933, 5%	$47,693 35	$45,320 46
City of Lethbridge, 1943, 5%	3,893 05	3,502 01
City of Medicine Hat, 1943, 5%	10,000 00	9,471 67
City of Medicine Hat, 1934, 5%	18,000 00	17,513 55
City of Medicine Hat, 1934, 5%	33,000 00	31,245 24
City of Medicine Hat, 1933, 5%	1,946 67	1,849 88
City of Saskatoon, 1943, 5%	20,000 00	17,961 11
City of Saskatoon, 1943, 5%	15,145 58	13,601 70
Municipality of Coquitlam, 1941, 5%	81,000 00	70,027 63
City of Sault Ste. Marie, 1945, 5½%	5,000 00	4,796 75
City of Ottawa, 1945, 5%	50,000 00	47,855 00
City of Toronto, 1945, 4½%	50,000 00	44,993 03
Montreal Protestant School Comm., 1943, 4%	25,000 00	19,385 57
Town of Orillia, 1944, 5%	16,185 80	14,688 22
School Community of LaSalle, 1954, 5½%	15,000 00	15,143 49
Town of Pointe Claire, 1934, 5½%	70,000 00	70,506 22
School District of Prince Albert, 1964,	9,328 65	9,328 65
City of Prince Albert, 1964,	66,729 50	66,729 50
R.C. School Comm. of Verdun, 1943, 5½%	50,000 00	51,926 44
Town of Dauphin, 1934, 5%	4,000 00	4,004 25
City of Edmonton, 1964, 5½%	3,500 00	3,741 64
City of Edmonton, 1956, 5½%	12,000 00	12,887 41
City of Edmonton, 1951, 4½%	1,459 99	1,368 59
Township of York, 1939, 5½%	12,477 23	13,056 87
City of Regina, 1928, 5%	800 00	800 00
Town of Listowel, 1938, 5%	3,242 03	3,242 03
City of Moose Jaw, 1938, 5%	20,437 87	20,297 92
City of Cranbrook, 1929, 5%	1,790 40	1,787 22
Town of Camrose, 1930, 5%	7,320 43	7,303 44
Town of Fort Saskatchewan, 1930, 5½%	5,643 56	5,656 65
Town of Virden, 1931, 5%	7,113 42	7,107 00
City of Red Deer, 1941, 5%	13,201 15	13,095 97
Town of Cochrane, 1932, 6%	11,017 62	11,092 29
Rural Municipality of Key West, 1932, 6%	3,250 00	3,315 01
Town of Vegreville, 1942, 5%	27,032 28	26,595 58
City of Red Deer, 1943, 6%	17,019 77	16,559 87
Town of Cornwall, 1940, 5½%	29,274 95	30,449 16
Town of Harriston, 1934, 4½%	1,632 51	1,638 38
Town of Waterloo, 1939, 5½%	11,600 00	11,626 83
Town of Magrath, 1933, 5%	4,480 15	4,306 48
Town of Sudbury, 1943, 5%	19,528 53	18,089 77
Essex Border Utilities Commission, 1952, 5¾%	50,359 25	51,936 55
Essex Border Utilities Commission, 1954, 5¾%	22,116 61	22,613 26
Essex Border Utilities Commission, 1950, 5¾%	18,000 00	18,833 43
Essex Border Utilities Commission, 1956, 5½%	50,000 00	51,598 35
Town of Leamington, 1942, 5½%	24,170 56	25,776 15
Town of Parrsboro, 1929, 4%	4,000 00	4,009 35
Town of Drummondville, 1930, 5%	2,000 00	2,489 58
City of Fort William, 1929, 4½%	15,000 00	15,022 28
City of Fort William, 1939, 4½%	51,000 00	51,455 39
Town of Cote-des-Neiges, 1940, 5%	25,000 00	25,582 36
City of Enderby, 1936, 5%	9,000 00	8,839 80
City of Lethbridge, 1940, 4½%	11,000 00	9,524 90
District of North Vancouver, 1933, 5%	38,933 33	37,468 48
Municipality of Point Grey, 1937, 5%	11,193 18	10,487 81
City of Lachine, 1955, 5%	50,000 00	44,810 00
City of Sault Ste. Marie, 1951, 6%	47,000 00	44,727 89
City of Winnipeg, 1941, 6%	30,000 00	32,307 25
R.C. School of Verdun, 1964, 5½%	94,000 00	95,881 70
School Comm. Ste. Madeleine d'Outremont, 1949, 5½%	15,000 00	15,482 48
City of Fort William, 1940, 5%	11,000 00	10,845 23
School Comm. of Windsor, 1944-48, 5½%	38,290 37	39,904 89
Municipality of Point Grey, 1941, 5%	40,000 00	39,804 75
City of Welland, 1940, 5½%	10,096 61	10,470 38
R.C. School Comm. of Toronto, 1943, 5½%	30,000 00	32,108 26
City of Edmonton, 1953, 5%	3,406 66	3,416 40
City of Edmonton, 1935, 5½%	2,000 00	2,082 85
Township of York, 1940, 6%	21,170 00	22,900 42
Town of Grimsby, 1936, 5%	5,302 00	5,327 90
Village of Merritton, 1928, 5%	764 39	764 39
Town of Kenora, 1940, 5%	9,166 00	9,029 62
Town of Yellow Grass, 1930, 6½%	1,201 28	1,224 31
School District of Weyburn, 1941, 6%	14,000 00	14,713 64
Town of Whitewood, 1941, 5%	3,863 48	3,684 63
Rural Municipality of Caledonia, 1932, 5%	3,000 00	2,979 90
Rural Municipality of Heart's Hill, 1932, 6%	2,500 00	2,550 04
Rural Municipality of Invernay, 1932, 5%	3,000 00	2,979 90
Town of Outlook, 1933, 5%	10,589 54	10,218 62
Town of Leamington, 1945, 5½%	13,852 67	14,384 45
School District of Didsbury, 1937, 6%	6,000 00	6,201 20
Town of Minnedosa, 1932, 5%	3,403 04	3,367 89
Town of Cardston, 1932, 6%	2,485 61	2,503 44
Town of Cardston, 1932, 6%	881 23	887 28
Town of Deloraine, 1932, 6%	2,203 46	2,218 62
Town of Outlook, 1942, 5%	10,128 15	9,399 76
Township of North York, 1951, 5½%	52,112 25	54,667 57
City of Vancouver, 1939, 3½%	35,000 00	33,344 50
Town of Maisonneuve, 1952, 4½%	7,700 00	7,726 40
Town of Maisonneuve, 1952, 4½%	7,500 00	7,629 63
City of Lethbridge, 1928, 5%	1,000 00	990 40
Town of Dauphin, 1933, 6%	1,400 00	1,394 99
City of Swift Current, 6%	8,820 00	8,820 00
City of Swift Current, 1944, 6%	21,000 00	20,462 40

Schedule "B"—*Continued*

Mortuary Fund	Par value	Book value
Town of Dauphin, 1928, 6%	$700 00	$699 31
City of Kamloops, 1941, 5½%	24,000 00	24,872 38
City of Edmonton, 1944, 5½%	3,000 00	3,175 39
Township of York, 1940, 6%	17,726 29	18,969 36
City of Lethbridge, 1933, 5%	2,727 24	2,769 46
City of Medicine Hat, 1928, 5%	11,000 00	10,961 50
Town of Stettler, 1930, 5½%	6,546 47	6,559 35
Town of Stonewall, 1930, 5½%	1,173 99	1,173 99
Town of Stettler, 1930, 5½%	2,934 57	2,948 60
City of Red Deer, 1931, 5%	5,549 64	5,533 34
Town of Vermillion, 1931, 6%	3,625 12	3,634 07
Town of Kindersley, 1942, 6%	32,479 73	33,249 24
Town of Mount Forest, 1945, 5½%	9,266 82	9,178 87
City of Kitchener, 1930, 4%	1,327 55	1,344 63
Town of Cardston, 1933, 6%	1,800 00	1,760 26
Town of Shoal Lake, 1932, 5%	4,729 74	4,446 53
School Comm. of St. Edouard, 1933, 4½%	10,000 00	10,196 22
City of St. John's, Que., 1929, 4½%	15,000 00	15,031 84
City of Sydney, 1932, 4%	7,000 00	6,619 90
City of Nelson, 1928, 5%	8,000 00	8,028 97
Town of Birtle, 1929, 4½%	15,200 00	15,022 49
City of Medicine Hat, 1932, 5%	8,000 00	7,827 01
City of Medicine Hat, 1943, 5%	14,000 00	13,263 44
City of Saskatoon, 1945, 5%	5,000 00	4,401 17
District of South Vancouver, 1962, 5%	75,000 00	64,125 96
District of South Vancouver, 1962, 5%	30,000 00	25,650 32
District of South Vancouver, 1962, 5%	20,000 00	17,100 25
School Comm. of St. Sacrament de Lachine, 1952, 5½%	15,500 00	15,945 42
City of Brandon, 1933, 5%	1,000 00	982 25
City of Edmonton, 1947, 5½%	13,000 00	13,651 40
City of Edmonton, 1952, 4½%	1,046 66	1,798 24
Town of Midland, 1932, 4%	5,149 04	5,149 04
Town of Beauceville, 1935, 5%	4,300 00	4,331 17
Town of Fort Saskatchewan, 1929, 6%	896 49	907 87
Town of Fort Saskatchewan, 1929, 6%	896 49	903 91
Town of Yorkton, 1930, 5%	7,429 74	7,395 13
Town of High River, 1930, 5%	633 79	629 27
Town of Kenora, 1936, 5½%	20,000 00	20,350 06
School District of Camrose, 1933, 6%	4,333 30	4,445 30
School District of Camrose, 1931, 6%	1,080 00	1,101 30
Town of Castor, 1931, 5½%	586 60	586 60
Town of Indian Head, 1946, 5%	10,000 00	9,560 30
City of Medicine Hat, 1931, 5%	2,000 00	1,930 62
Town of Tofield, 1964, 6%	45,065 01	45,065 01
Township of North York, 1939, 5½%	40,832 32	42,154 01
Town of Chicoutimi, 1951, 4½%	7,500 00	7,517 25
Town of Mount Forest, 1937, 4½%	2,600 00	2,402 03
City of Wetaskiwin, 1939, 5%	8,648 30	8,770 46
Town of Carman, 1939, 5%	14,150 00	14,515 98
Town of Thessalon, 1939, 5%	11,531 01	11,531 01
Town of Minnedosa, 1931, 5%	221 98	220 03
Rural Municipality of Prairie, 1933, 5½%	1,500 00	1,433 89
City of Regina, 1935, 4½%	8,000 00	8,022 94
Town of Belleville, 1940, 4%	10,000 00	10,061 83
School Comm. of St. Gregoire, 1938, 5%	12,000 00	13,197 69
School Comm. of St. Gregoire, 1938, 4%	10,000 00	9,994 00
Town of Cote St. Laurant, 1933, 4⅜%	1,176 98	1,176 98
City of Port Arthur, 1935, 5%	45,000 00	46,498 67
City of Port Arthur, 1931, 5%	15,000 00	15,256 12
Town of St. Louis, 1941, 4%	10,000 00	9,894 00
Town of St. Louis, 1940, 4%	10,000 00	10,000 00
Town of Terrebonne, 1942, 4½%	7,100 00	7,139 85
Town of Grand Mere, 1931, 5%	16,000 00	16,338 66
Town of Grand Mere, 1933, 4½%	10,000 00	10,133 36
City of Sydney, 1931, 4½%	10,000 00	10,084 45
City of Montreal West, 1941, 4%	10,000 00	9,545 82
Village of Rosemont, 1936, 5%	27,000 00	28,134 58
Town of Fraserville, 1933, 4½%	3,000 00	3,000 00
City of Strathcona, 1928, 6%	5,608 56	5,662 59
Town of Arcola, 1939, 6%	5,000 00	5,399 93
City of Sault Ste. Marie, 1932, 5%	20,900 00	21,068 90
City of Weyburn, 1935, 5%	11,000 00	11,086 60
Town of Pointe-aux-Trembles, 1953, 5%	61,000 00	51,339 82
Town of Pointe-aux-Trembles, 1953, 5%	69,000 00	58,072 91
City of Nanaimo, 1933, 5%	23,892 85	23,076 42
Town of Drummondville, 1951, 5%	13,250 70	12,175 77
City of Fort William, 1940, 4½%	19,000 00	15,782 65
City of Laval-des-Rapides, 1965, 6%	14,000 00	12,574 03
City of Sault-au-Recollet, 1955, 6%	25,000 00	24,184 04
School Comm. of St. Stanislas, 1940, 6%	34,000 00	34,000 00
Toronto Power Co., 1941, 4½%	73,000 00	64,828 33
Lethbridge Northern Irrigation District, 1951, 6%	50,000 00	53,275 32
Montreal Metropolitan Comm., 1942, 5%	200,000 00	191,312 30
City of Hull, 1947, 5½%	50,000 00	50,598 25
Toronto Power Co., 1941, 4½%	68,133 33	62,012 70
Toronto Power Co., 1941, 4½%	29,200 00	26,584 24
Village of Hudson, 1949, 5½%	10,000 00	10,063 09
City of St. Lambert, 1952, 5½%	120,000 00	122,712 70
City of Verdun, 1941, 6%	5,000 00	5,317 11
City of Verdun, 1941, 6%	25,000 00	26,547 00
City of Three Rivers, 1953, 5½%	10,000 00	10,349 00
City of St. Lambert, 1952, 5½%	50,000 00	51,375 84

Schedule "B"—*Continued*

Mortuary Fund	Par value	Book value
Toronto Power Co., 1941, 4½%	$48,666 66	$45,581 00
City of Hull, 1947, 5½%	25,000 00	26,081 41
City of St. Lambert, 1964, 5½%	20,000 00	20,717 14
City of Montreal North, 1958, 6%	147,000 00	161,230 30
Town of St. Michel, 1956, 5%	25,000 00	27,772 69
City of Three Rivers, 1947, 5½%	44,000 00	46,470 66
Town of Ville Ste. Pierre, 1955, 6%	6,000 00	6,660 54
Town of Pointe-aux-Trembles, 1940, 6%	5,000 00	5,334 83
Town of St. Michel, 1956, 6%	3,000 00	3,323 55
Town of Montreal East, 1954, 6%	3,000 00	3,315 24
Town of Hampstead, 1959, 6%	8,000 00	8,992 60
Town of Montreal East, 1954, 6%	7,000 00	7,807 56
Town of St. Michel, 1955, 6%	4,000 00	4,465 36
Town of Pointe-aux-Trembles, 1941, 6%	8,000 00	8,598 66
Town of Montreal North, 1956, 6%	6,000 00	6,709 34
City of St. Lambert, 1961, 6%	40,000 00	44,728 41
Town of Montreal North, 1956, 6%	5,000 00	5,545 92
Town of Pointe-aux-Trembles, 1942, 6%	7,500 00	8,048 24
Town of Hampstead, 1961, 6%	21,000 00	23,481 22
Town of Montreal East, 1955, 6%	6,000 00	6,647 57
Town of Montreal North, 1957, 6%	42,000 00	46,698 96
Town of St. Michel, 1956, 6%	38,000 00	42,189 06
Town of Shawinigan Falls, 1945, 5½%	5,000 00	5,214 02
Town of Shawinigan Falls, 1945, 5½%	21,000 00	21,902 67
Town of St. Michel, 1955, 6%	103,000 00	114,178 53
Town of Montreal East, 1946, 6%	1,000 00	1,094 29
Town of Pointe-aux-Trembles, 1954, 6%	30,000 00	33,428 31
City of Edmonton, 1945, 5½%	50,000 00	50,238 66
Town of Montreal North, 1955, 6%	5,000 00	5,542 66
Town of St. Michel, 1954, 6%	5,000 00	5,576 55
School Comm. of Three Rivers, 1954, 5%	94,600 00	93,270 35
School Comm. of La Salle, 1956, 5½%	22,000 00	22,975 29
Town of Montreal East, 1954, 6%	35,000 00	39,038 12
Town of Montreal North, 1956, 6%	3,000 00	3,354 65
Town of Point-aux-Trembles, 1953, 6%	1,000 00	1,121 03
Town of Montreal North, 1957, 6%	6,000 00	6,723 06
Town of Montreal East, 1946, 6%	3,000 00	3,305 29
Town of St. Pierre-aux-Liens, 1956, 6%	3,000 00	3,384 17
City of St. Lambert, 1952, 5½%	10,000 00	10,561 06
City of Three Rivers, 1953, 5½%	2,000 00	2,112 88
School Comm. of Grand Mere, 1956, 5%	32,000 00	31,959 21
Town of Pointe-aux-Trembles, 1942, 6%	500 00	543 04
Montreal Protestant School Comm., 1939, 5%	34,000 00	34,000 00
City of Edmonton, 1945, 5½%	130,000 00	132,360 83
City of Edmonton, 1945, 5½%	176,000 00	183,183 62
Town of Neepawa, 1943, 6%	5,000 00	5,386 35
City of Hull, 1962, 5½%	5,000 00	5,334 53
City of St. Lambert, 1956, 5½%	1,000 00	1,068 77
City of St. Lambert, 1954, 5½%	1,000 00	1,053 77
City of Edmonton, 1946, 5%	1,000 00	992 45
City of Edmonton, 1945, 5½%	86,000 00	90,512 52
Lethbridge Northern Irrigation District, 1951, 6%	39,000 00	44,767 94
City of Moose Jaw, 1936, 5%	2,999 97	2,985 41
City of Moose Jaw, 1939, 5%	11,853 23	11,751 72
City of Swift Current, 1941, 6%	6,145 77	6,491 08
Town of Haileybury, 1931, 5%	3,208 69	3,188 99
School District of Sacre Coeur, 1932, 6%	625 00	620 90
Town of Strassbourg, 1933, 6%	5,145 73	4,910 50
City of Swift Current, 6%	1,433 95	1,433 95
City of Swift Current, 6%	1,147 30	1,147 30
Town of Waterloo, 1930, 4%	1,604 56	1,608 88
School District of Weyburn, 1936, 5%	6,000 14	6,111 30
Village of Megantic, 1936, 5%	9,215 40	9,433 35
Town of Stettler, 1931, 5½%	4,986 24	5,015 51
City of Swift Current, 1940, 6%	7,937 04	8,290 15
City of Swift Current, 1941, 6%	8,623 85	8,967 64
Town of Stettler, 1931, 5½%	1,613 09	1,622 07
Town of Castor, 1931, 5½%	879 86	879 86
City of Swift Current, 6%	3,333 54	3,333 54
City of Swift Current, 6%	6,494 39	6,494 39
Township of York, 1939, 5½%	24,130 20	25,226 76
Town of Collingwood, 1930, 4%	8,900 00	8,932 33
City of Winnipeg, 1932, 4%	20,000 00	20,362 96
Town of Napanee, 1929, 4%	2,181 20	2,185 91
Town of Maisonneuve, 1940, 4½%	10,000 00	10,237 77
Town of Cote St. Louis, 1935, 5%	16,000 00	16,713 28
City of Sault Ste. Marie, 1931, 4%	10,000 00	9,968 68
City of Strathcona, 1933, 6%	6,000 00	6,360 43
City of Strathcona, 1933, 6%	10,000 00	10,537 00
City of Swift Current, 6%	18,900 00	18,900 00
City of Swift Current, 1933, 6%	45,000 00	44,863 84
District of Penticton, 1942, 6%	5,000 00	4,820 56
District of Penticton, 1941, 6%	68,000 00	68,000 00
City of Port Arthur, 1935, 5%	17,000 00	16,107 50
School Comm. of Winnipeg, 1945, 4%	32,000 00	27,790 52
School Comm. of Windsor, 1937, 5½%	6,217 89	6,267 24
School Comm. of Windsor, 1939, 5½%	1,033 71	1,042 29
R.C. School Comm. of St. Gregoire, 1955, 6%	100,000 00	111,399 79
Town of Montreal North, 1954, 6%	1,000 00	1,107 63
School Comm. of Windsor, 1944, 5½%	20,000 00	20,623 41
School Comm. of Lachine, 1932, 5½%	25,000 00	25,325 88
Town of St. Michel, 1954, 6%	30,000 00	33,228 95

Schedule "B"—*Continued*

Mortuary Fund	Par value	Book value
Town of St. Michel, 1954, 6%	$97,000 00	$107,440 29
R.C. Sch. Comm. of Montreal East, 1945, 5%	40,000 00	39,142 08
City of Calgary, 1935, 5%	23,000 00	22,576 38
City of Calgary, 1944, 5%	7,000 00	6,788 13
Town of St. Michel, 1954, 6%	22,000 00	24,518 36
Town of St. Michel, 1954, 6%	1,000 00	1,115 37
City of Edmonton, 1941, 7%	25,000 00	28,093 35
Protestant School Comm. of Sherbrooke, 1938, 5½%	26,400 00	27,044 83
Township of Bagot, 1956, 5½%	35,000 00	35,852 99
City of London, 1932, 5%	3,000 00	3,000 00
City of Calgary, 1935, 5%	4,000 00	3,977 99
City of Edmonton, 1953, 5%	5,840 00	5,758 47
City of Edmonton, 1945, 5½%	3,500 00	3,660 62
City of Edmonton, 1946, 5½%	60,000 00	62,925 04
City of Wetaskiwin, 1929, 6%	518 91	518 91
Town of Huntsville, 1931, 5%	5,074 72	5,146 78
City of Sarnia, 1929, 4%	750 00	766 90
Town of Mount Forest, 1936, 5½%	2,390 17	2,390 17
Town of Perth, 1934, 5%	3,200 00	3,150 60
Town of Morrisburg, 1945, 4½%	6,873 88	6,462 24
Village of Markdale, 1937, 5%	5,000 00	4,992 60
Town of Souris, 1928, 6%	550 00	563 50
Town of Wiarton, 1928, 5%	3,053 60	3,068 25
City of Regina, 1936, 4½%	18,011 72	18,093 02
Town of New Liskeard, 1938, 5%	8,104 89	8,104 89
Town of Winchester, 1929, 5%	1,800 00	1,832 93
Town of Palmerston, 1929, 5%	670 76	673 98
Town of Bruce Mines, 1930, 5%	5,000 00	4,943 49
Town of Estevan, 1941, 5%	11,186 99	11,089 46
Town of Elkhorn, 1930, 5%	1,746 36	1,730 28
Township of Bathurst, 1928, 4%	43 70	42 86
Town of Yorkton, 1931, 5%	4,182 69	4,156 97
Town of Souris, 1941, 5%	18,029 79	17,745 86
Town of Port Stanley, 1929, 5%	1,481 79	1,471 37
Town of Bassano, 1975, 3%	7,020 05	7,020 05
Town of Taber, 1970, 4%	15,812 46	15,545 93
Town of Outlook, 1932, 5%	1,737 05	1,684 28
School District of Radville, 1932, 6%	1,750 00	1,744 23
Town of Melville, 1958, 5½%	4,135 35	4,135 35
Rural Municipality of Prairie, 1932, 5½%	2,500 00	2,419 17
Town of Melfort, 1943, 8%	16,000 00	16,544 09
Town of Cardston, 1932, 6%	398 60	390 37
Town of Cardston, 1932, 6%	403 82	395 85
Village of Point Edward, 1932, 6%	4,157 58	4,157 58
Town of Sudbury, 1931, 5%	3,718 31	3.628 17
City of Red Deer, 1943, 6%	2,283 85	2,245 20
Town of Dauphin, 1934, 6%	3,163 54	3,130 35
Town of Watrous, 1956, 5½%	5,963 67	5,963 67
	$10,544,480 81	$10,533.831 85

Sick and Funeral Benefit Fund	Par value	Book value
Dominion of Canada Victory Loan, 1934, 5½%	$167,832 69	$167,832 69
Dominion of Canada guarantee, Grand Trunk Rys., 1940, 7%	25,000 00	28,605 38
Province of Ontario, 1948, 5%	50,000 00	48,744 89
Town of Ridgetown, 1934, 4½%	2,821 75	2,837 22
Town of Indian Head, 1936, 5%	9,000 00	9,124 74
Town of Indian Head, 1930, 5%	3,000 00	3,019 34
Town of Blairmore, 1932, 5½%	5,717 04	5,563 96
Rural Municipality of Rosemount, 1933, 5½%	2,400 00	2,418 37
City of Calgary, 1935, 5%	20,000 00	20,710 58
City of Brantford, 1930, 3½%	15,000 00	14,955 00
Town of Dauphin, 1944, 6%	3,789 65	3,684 60
School Comm. of Coteau St. Pierre, 1955, 6%	9,000 00	9,000 00
Town of Orillia, 1944, 5%	28,841 31	26,126 28
City of Prince Albert, 1964,	15,784 86	15,784 86
City of Edmonton, 1941, 7%	2,000 00	2,258 87
R.C. School Comm. of Verdun, 1944, 5½%	1,000 00	1,043 92
Town of Strassbourg, 1931, 6%	1,510 58	1,459 99
Town of Waterloo, 1938, 5¼%	4,685 00	4,696 45
Town of Qu'Appelle, 1935, 5%	5,333 48	5,430 58
Town of Raymond, 1936, 5%	11,999 97	11,751 45
Town of Yorkton, 1933, 5%	2,436 29	2,359 82
Town of Eastview, 1944, 5%	9,000 00	8,064 63
City of Cranbrook, 1929, 5%	2,238 00	2,233 99
Town of Shoal Lake, 1934, 6%	1,946 80	1,863 06
Municipality of Penticton, 1931, 5%	2,000 00	1,929 74
School Comm. of Hull, 1953, 5½%	13,500 00	13,591 67
Town of La Salle, 1954, 5%	1,000 00	1,000 00
City of Edmonton, 1947, 5½%	4,000 00	4,151 37
R.C. School Comm. of Bedford, 1952, 5½%	1,200 00	1,248 63
Municipality of Elfros, 1931, 6%	2,000 00	2,039 52
School District of Strathcona, 1939, 5%	2,000 00	2,000 00
Town of Greenfield Park, 1942, 5%	20,000 00	17,858 25
Toronto Power Co., 1941, 4½%	48,666 66	43,218 84
City of Hull, 1934, 5%	11,000 00	10,723 49
Town of Pointe-aux-Trembles, 1953, 6%	9,000 00	9,901 23
City of St. Lambert, 1954, 5½%	1,000 00	1,050 33
City of Verdun, 1954, 5½%	1,000 00	1,059 03
Town of Ste. Rose, 1954, 6%	10,000 00	11,153 75
City of Swift Current, 1942, 6%	14,371 26	14,977 71

Schedule "B"—*Continued*

Sick and Funeral Benefit Fund	Par value	Book value
Town of Yorkton, 1929, 5%	$641 46	$632 35
School District of Moose Jaw, 1928, 5%	833 33	825 86
City of Swift Current, 6%	10,357 30	10,357 30
Village of Blyth, 1932, 5%	1,737 07	1,725 13
City of Halifax, 1952, 6%	2,000 00	2,252 67
City of Brantford, 1928, 4%	5,000 00	5,015 97
Town of Iroquois, 1932, 4%	4,000 00	4,853 17
Village of Dundalk, 1939, 5%	2,882 80	2,882 80
Town of Melville, 1958, 5½%	16,462 67	16,462 67
Town of Souris, 1940, 5%	9,776 80	9,146 93
City of Red Deer, 1943, 6%	8,562 55	8,417 41
	$603,329 32	$598,046 59

Schedule "C"

Bonds and Debentures in default

Mortuary Fund	Par value	Book value
Town of Battleford, 1927, 5%	$3,035 86	$3,531 20
Town of Canora, 1932, 5%	6,109 30	5,988 77
Rural Municipality of Assiniboia, 1932, 5%	24,143 51	23,241 50
Town of Humboldt, 1934, 6%	23,183 32	21,674 15
Town of Battleford, 1955, 6%	5,470 80	6,255 73
Town of Macleod, 1933, 6%	1,617 23	1,617 23
Town of Macleod, 1932, 6%	1,476 49	1,476 49
Town of Macleod, 1930, 5%	35,000 00	34,748 07
Rural Municipality of Assiniboia, 1932, 5%	22,130 57	21,304 51
Town of Redcliffe, 1933, 5%	15,000 00	13,390 06
Town of Humboldt, 1924, 6%	1,951 67	2,342 17
Town of Battleford, 1919, 5½%	2,448 47	2,466 87
Town of Battleford, 1929, 5%	3,556 05	3,556 05
Town of Humboldt, 1931, 6%	5,866 17	6,041 34
Town of Humboldt, 1941, 5%	2,193 61	2,093 82
Town of Humboldt, 1923, 6%	2,861 85	2,712 25
	$156,045 90	*$152,440 21

Sick and Funeral Benefit Fund	Par value	Book value
Rural Municipality of Assiniboia, 1932, 5%	$2,886 17	†$2,778 42

GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS

HEAD OFFICE, TORONTO, ONT.

Statement for the Year Ending 31st December, 1927

Organized June, 1852. Incorporated September 11th, 1882.

OFFICERS

Principal Officers: Grand Master, Calvin Davis; Deputy Grand Master, A. S. Ferguson; Secretary or Manager, Robert Fleming; Treasurer, W. H. Shaw; Grand Representatives, D. W. Donaldson, D. A. Young.

Auditors.—W. L. Young and W. R. Day.

Actuary.—Sidney H. Pipe.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Calvin Davis, Frank Neal, Robert Fleming, W. H. Shaw, A. S. Ferguson, D. A. Young, D. W. Donaldson.

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*Estimated market value, $36,143.49.
†Estimated market value, $202.03.

Assets

Ledger Assets	Guarantee Fund	Mortuary Fund	Sickness Fund	Child's Insurance	H. O. Building	General Expense Fund	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Mortgages		19,400 00					19,400 00
Book value of bonds and debentures, not in default	500 00	279,779 87	3,450 84				283,730 71
Real estate, book value		22,000 00					22,000 00
Cash in bank or at Head Office		3,831 86	487 95	168 77	2,319 14	3,487 80	10,295 52
Other ledger assets						140 47	140 47
Total Ledger Assets	500 00	325,011 73	3,938 79	168 77	2,319 14	3 628 27	335,566 70
Interest and rents due and accrued							
From mortgages		318 68					318 68
From bonds and debentures	9 16	4,294 37	22 74				4,326 27
From premiums, dues etc.		4 543 10					4,543 10
All other					1,000 00		1,000 00
Total Non-ledger assets	9 16	9,156 15	22 74		1,000 00		10,188 05
Total admitted assets	509 16	334,167 88	3,961 53	168 77	3,319 14	3,628 27	345,754 75

Liabilities

Mortuary Fund:	
Death claims incurred and reported during year but not paid	$3,465 00
Death claims incurred during year, but not reported until after 31st December, 1927	1,000 00
Funeral Fund:	
Claims incurred and reported during year, but not paid	200 00
Claims incurred during year, but not reported until after 31st December, 1927	40 00
Total Liabilities (all funds), except Reserve	$4,505 00
Mortuary reserve	262,279 00
Total Liabilities (excluding Sickness Reserve)	$266,784 00

Income

Mortuary Fund—General Expense Fund:		
Premiums (with extra dues, etc.)	$39,586 68	
Interests and rents	16,076 22	
Profit on sale of securities	2,298 25	
		$57,961 15
Sickness Fund:		
Premiums	$159 05	
Interest and rents	167 16	
Interest earned, not paid	7 96	
		334 17
Funeral Fund:		
Premiums	$1,966 74	
All other	880 58	
		2,847 32
Other Benefit Fund:		
Child's Insurance, premium	$23 43	
Building Fund, rent, $1,980.00; interest, $73.98	2,053 98	
Guarantee Fund, fees	204 00	
Taxes returned	74 01	
		2,355 42
General Expense Fund:		
Expense dues from members	$4,786 21	
Other sources: Goods sold, $149.55; registrations, $305.50; Guarantee Fund, $231.50; organization, $12,832.57; sundries, $13.00; all other, $5,812.39	19,344 51	
		24,130 72
Total Income		$87,628 78

Disbursements

Mortuary Fund:		
Death claims	$29,684 10	
Organization	12,832 57	
Allow premiums	21 96	
Other disbursements	6,059 91	
		$48,598 54
Sickness Fund:		
Sickness claims		56 00
Funeral Fund:		
Funeral claims	$2,500 00	
Repay loan	338 77	
Other disbursements: Written off	8 55	
		2,847 32

Other Benefit Funds:		
Head Office Building	$1,344 90	
Guarantee Fund	231 50	
		$1,576 40
General Expense Fund:		
Head office expenses	$8,148 14	
Agency and organization expenses	12,832 57	
All other expenses	2,195 29	
		23,176 00
Total Disbursements		$76,254 26

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1926	1,508	$1,100,507 50	38	$28,750 00	85	$77,500 00
New issued	....	....	2	2,000 00	65	62,500 00
Old revived	3	2,540 00	....	....	....	....
Recovered from disability	....	....	....	....	....	....
Old increased	....	....	....	1,000 00	....	....
Transferred to	....	....	....	....	1	1,500 00
Totals	1,511	$1,103,047 50	40	$31,750 00	151	$141,500 00
Less ceased by:						
Death	33	$22,842 20	....	....	1	$1,000 00
Maturity	2	730 00	....	....	....	....
Lapse	42	28,140 00	....	....	7	6,250 00
Decrease	....	215 00	....	....	....	....
Transferred from	4	2,750 00	....	....	....	....
Total ceased	81	$54,677 20	....	....	8	$7,250 00
At end of 1927	1,430	$1,048,370 30	40	$31,750 00	143	$134,250 00

Classification	20 Pay		Paid up		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1926	177	$168,250 00	235	$68,406 90	2,043	$1,443,414.40	1,809	$1,231,901 10
New issued	124	118,000 00	....	....	191	182,500 00	181	173,250 00
Old revived	....	....	9	2,555 50	12	5,095 50	11	5,008 00
Recovered from disability	....	....	....	....	.....	....	.....	....
Old increased	....	3,000 00	....	....	.....	4,000 00	.....	4,000 00
Transferred to	3	1,250 00	....	....	4	2,750 00	4	2,750 00
Totals	304	$290,500 00	244	$70,962 40	2,250	$1,637,759 90	2,005	$1,416,909 10
Less ceased by:								
Death	1	$2,000 00	17	$3,841 90	52	$29,684 10	49	$26,434 10
Maturity	....	....	....	....	2	730 00	2	730 00
Lapse	67	65,250 00	....	....	116	99,640 00	109	93,810 00
Decrease	....	....	....	....	.....	215 00	.....	215 00
Transferred from	....	....	....	....	4	2,750 00	4	2,750 00
Total ceased	68	$67,250 00	17	$3,841 90	174	$133,019 10	164	$123,939 10
At end of 1927	236	$223,250 00	227	$67,120 50	2,076	$1,504,740 80	1,841	$1,292,970 00

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Present value of promised benefits	$603,471 00
Accrued liabilities	4,465 00
Twenty-pay life	4,505 18
Total	$612,441 00

Assets

Present value of future net contributions	$345,697 00
Life insurance fund	336,146 06
Total	$681,843 06

The rates of assets to liabilities was 111.5 per cent.
The valuation basis was the Fraternal American Table and 4½ per cent. interest.
The valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society of America.
No valuation was made of sickness department.

Schedule "B"

Bonds and Debentures owned by the Society

	Par value	Book value
Mortuary Fund:		
Town of Cardston, Alta., 1939, 6%	$3,312 95	$3,453 97
Ontario and West Shore Ry., Ont., 1938, 5%	5,000 00	5,260 86
Town of Haileybury, Ont., 1937, 5%	2,009 27	1,985 13
Town of Kenora, Ont., 1937, 5½%	5,000 00	5,193 03
Town of Melfort, Sask., 1942, 6%	7,500 00	7,842 40
Town of North Battleford, Sask., 1942, 5½%	5,000 00	4,640 34
Town of Salmon Arm, B.C., 1942, 6%	3,000 00	3,151 61
Town of Trenton, N.S., 1937, 5%	13,000 00	13,000 00
Town of Watrous, Sask., 1956, 5½%	9,433 90	9,433 90
R.M.E., Kildonan, Man., 1940, 6%	5,000 00	5,277 65
R.M.E., Kildonan, Man., 1941, 6%	1,000 00	1,038 16
Township of Calvert, Ont., 1952, 5½%	12,000 00	12,821 57
Township of Calvert, Ont., 1955, 5½%	7,000 00	7,445 05
Town of Glace Bay, N.S., 1936, 6%	30,000 00	32,056 83
E. Kildonan School District, Man., 1933, 6%	11,000 00	11,402 19
Town of East End, Sask., 1937, 6%	3,000 00	3,087 15
Township of Teck, Ont., 1940, 6%	18,559 76	19,499 19
Township of Tisdale, Ont., 1940, 6%	8,000 00	8,532 10
Township of Tisdale, Ont., 1941, 5½%	14,500 00	14,814 59
Town of St. Romauld, Que., 1939, 5%	5,000 00	5,054 76
City of Moosejaw, Sask., 1939, 5½%	1,000 00	1,000 00
Town of Haileybury, Ont., 1932, 6%	1,551 88	1,608 76
Town of Haileybury, Ont., 1933, 6%	3,094 72	3,208 81
R.M., E. Kildonan, Man., 1942, 6%	3,000 00	3,148 55
Town of Haileybury, Ont., 1931, 6%	2,740 96	2,785 70
R.M., E. Kildonan, Man., 1935, 5½%	5,000 00	5,031 78
R.M., Woodlea, Man., 1936, 6%	13,243 23	13,584 24
R.M., N. Kildonan, Man., 1931, 6%	2,099 48	2,127 63
R.M., N. Kildonan, Man., 1933, 6%	10,000 00	10,168 65
Town of Delisle School District, Sask., 1941, 5½%	9,553 78	9,736 73
Town of Dominion, N.S., 1940, 6%	2,500 00	2,675 05
R.M., N. Kildonan, Man., 1935, 6%	2,619 38	2,687 64
City of Sydney, N.S., 1941, 5½%	21,000 00	22,021 77
City of Sydney, N.S., 1942, 4½%	5,000 00	4,738 36
City of Sydney, N.S., 1943, 4½%	4,000 00	3,788 39
City of Sydney, N.S., 1932, 4%	14,000 00	13,298 18
City of Prince George, B.C., 1937, 6%	2,000 00	2,121 23
City of Prince George, B.C., 1936, 6%	1,000 00	1,057 92
	$271,719 31	$279,779 87
Sickness Fund:		
Town of Parry Sound, Ont., 1929, 5½%	$1,664 67	$1,649 31
Town of Sydney Mines, N.S., 1944, 5½%	1,000 00	1,000 00
Town of Timmins Separate School, Ont., 1928, 5%	500 00	499 28
City of Chatham, Ont., 1928, 5½%	100 00	100 33
City of Brantford, Ont., 1930, 5½%	200 00	201 92
	$3,464 67	$3,450 84
Guarantee Fund:		
Town of Sydney Mines, N.S., 1944, 5½%	$500 00	$500 00
Totals	$275,683 98	$283,730 71

CANADIAN WOODMEN OF THE WORLD

HEAD OFFICE, LONDON

Officers.—Head Consul Commander, Clair Jarvis, London; Head Adviser Lieutenant, Chas. E. Hanna, Belleville, Ont.; Head Banker, J. H. Saunders, London; Head Clerk, P. C. Hooper, London; Past Head Consul Commander, D. Cinnamon, Lindsay; Head Physician, J. L. Huffman, M.D., London; Head Escort, H. Durant, Toronto; The Head Watchman, R. J. Buckingham, Winnipeg; Head Sentry, H. H. McHattie, Toronto; Past Head Commander, D. Cinnamon, Lindsay, Ont.

Directors.—John Manning, London; William Meen, Toronto; E. E. Hilton, Strathroy.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$1,712,378	Premiums—Ontario (net)	$88,817
Ontario insurance in force (gross)	4,717,276	Premiums—Canada (net)	107,531
Canadian insurance in force (gross)	5,469,026	Benefits paid—Ontario (net)	94,394
		Benefits paid—Canada (net)	114,895

This insurer is now authorized pursuant to *The Insurance Act (Ontario)*, by License No. 837, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance and Sick and Funeral Benefits.

The insurer is also licensed pursuant to *The Insurance Act (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Iusurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

CATHOLIC ORDER OF FORESTERS

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—Michael F. Mogan, Toronto.

Chief or General Agent in Ontario.—Michael F. Morgan, 268 Carlton St., Toronto.

Assets in Canada	$21,922,036
Ontario insurance in force (gross)	4,615,424
Canadian insurance in force (gross)	17,320,037
Total insurance in force (gross)	118,515,615

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$114,078
Premiums—Canada (net)	410,120
Premiums—Total (net)	3,523,193
Benefits paid—Ontario (net)	82,490
Benefits paid—Canada (net)	305,508
Total benefits paid (net)	1,812,432

This insurer is now authorized pursuant to *The Insurance Act, (Ontario)* by Licence No. 1036, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA

HEAD OFFICE, MONTREAL, QUEBEC

Officers.—Grand President, F. J. Curran, K.C., Montreal; Grand 1st Vice-President, W. E. Farrell, Fredericton, N.B.; Grand Treasurer, W. J. McKee, Windsor; Grand Secretary, H. A. Fyland, Montreal.

Directors.—H. E. R. Stock, Toronto; C. A. Pariseault, K.C., Montreal; W. J. Sutherland, Montreal.

Chief or General Agent in Ontario.—Jno. F. Boland, 2 Toronto Street, Toronto.

Assets	$1,492,010
Ontario insurance in force (gross)	2,017,405
Canadian insurance in force (gross)	5,496,280

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$65,530
Premiums—Canada (net)	233,568
Benefits paid—Ontario (net)	59,574
Benefits paid—Canada (net)	154,228

This insurer is now authorized pursuant to *The Insurance Act (Ontario)*, by License No. 770, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance and Sick and Funeral Benefits.

The insurer is also licensed pursuant to *The Insurance Act (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA

HEAD OFFICE, TORONTO

Officers.—President, H. L. Willmot, Toronto; 1st Vice-President, C. A. E. Colwell, Toronto; 2nd Vice-President, B. E. Miller, Toronto; Treasurer, F. J. Zammers, Toronto; Past President, J. Harry Dodgson; Secretary, J. Rutherford, Toronto.

Directors.—Alex. Cook, Toronto; B. F. Selby, Toronto; G. F. Campbell, Toronto; W. E. Bennett, Toronto; D. R. McKenzie, Toronto; M. P. Malone, Hamilton; G. E. Dane, Hamilton; W. R. Madill, Hmilton; H. G. Wright, Hamilton; A. P. Rogers, Hamilton; A. V. Peacock, Hamilton; Adam Taylor, Guelph; W. H. Graham, Kingston; W. J. Moody, Kitchener; F. S. Urstadt, Kitchener; W. J. Hopwood, Peterboro; F. E. Scherer, Windsor; D. J. Waterous, Brantford; A. E. Rowland, Winnipeg; A. C. Merrett, Winnipeg; V. Williamson, Westmount; F. L. DeWolfe, Brockville; S. S. Holden, F. A. Connolly, R. G. Duncan, E. H. Hender, F. W. Sterling, E. L. Pierce, L. M. Ross, G. E. Gynn, H. F. Tindale, Geo. F. Yorke.

Assets	$2,669,608
Ontario insurance in force (gross)	13,599*
Total insurance in force (gross)	16,003*

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$137,581
Premiums—Canada (net)	161,868
Benefits paid—Ontario (net)	96,841
Total benefits paid (net)	145,539

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*Number of certificates.

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 771, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

COMMERCIAL TRAVELLERS MUTUAL INSURANCE SOCIETY

HEAD OFFICE, TORONTO, ONTARIO

Officers.—President, S. M. Sterling, Toronto; Vice-President, J. Harry Dodgson, Toronto; Treasurer, S. R. Wickett, Toronto; Secretary, H. B. Hoffman, Toronto.

Directors.—J. Harry Dodgson, Toronto; Robert Maxwell, Toronto; John Curtis, Toronto; H. L. Wilmot, Toronto; A. J. Tipping, Toronto; W. F. Smith, Toronto; J. H. Lumbers, Toronto; G. A. F. Henderson, Toronto; L. R. Arnett, Toronto; C. S. Parsons, Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$411,882	Premiums—Ontario (net)	$37,767
Ontario insurance in force (gross)	1,715,650	Premiums—Canada (net)	45,323
Canadian insurance in force (gross)	2,046,850	Benefits paid—Ontario (net)	39,842
		Benefits paid—Canada (net)	48,797

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 929, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

HAMILTON FIREMEN'S BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Statement for the Year Ending 31st December, 1927

Incorporated December 29th, 1910

OFFICERS

Principal Officer, Wm. Murdoch; Secretary, James Cochran; Treasurer, W. T. James; Assistant Treasurer, B. McSweeney.

Auditor.—C. H. Watson (City Auditor).

Actuary.—L. K. File, (Last Valuation).

GOVERNING EXECUTIVE AUTHORITY

(*At date of filing report*)

Wm. Murdoch, W. T. James, B. McSweeney; Committee: James Cochran, R. Aitchison, K. Cassell, C. Simpson, W. Kirkaldy.

Assets

	Benefit Fund
Book value of bonds and debentures, not in default (Schedule "B")	$273,669 40
Loans and liens on policies, notes	820 18
Cash in bank or at head office	4,142 24
Other ledger assets	345 00
Total Ledger Assets	$278,976 82

Liabilities

Income

Benefit Fund:	
Percentages of salaries	$19,913 77
Interest	14,032 53
Donations	160 00
All other	503 50
Investments (not extended), $53,337.96.	
Total	$34,609 80

Disbursements

Benefit Fund:	
Pensions	$3,833 89
Claims, members retiring	3,124 20
All other	898 07
Investments (not extended), $78,184.58.	
Total Disbursements	$7,856 16

Valuation Balance Sheet

Liabilities

Present value of pensions to members now on pension	$12,652 00
Present value of pensions to members over 60 years, but not yet on pension	36,252 00
Present value of death benefits to members now under age 60	22,500 00
Present value of prospective pensions to members under age 60	331,099 00
Total	$402,503 00

Assets

Funds on hand	$194,958 00
Present value of future contributions of 7 per cent. salaries from all members	235,640 00
Present value of miscellaneous receipts (averaging $450 per annum)	10,000 00
Total	$440,598 00

The ratio of assets to liabilities was 109.4 per cent.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries, as at 31st December, 1924. No subsequent valuation has been made.

Schedule "B"

Bonds and Debentures owned by Society

	Par value	Book value
City of Hamilton, 1943, 4½%	$5,000 00	$4,851 84
City of Hamilton, 1947, 4½%	42,000 00	40,619 76
City of Hamilton, 1939, 5%	3,000 00	3,027 90
City of Hamilton, 1940, 5%	2,000 00	2,048 08
City of Hamilton, 1936, 4½%	5,000 00	4,927 25
City of Hamilton, 1945, 4½%	3,000 00	2,945 40
City of Hamilton, 1954, 5%	1,000 00	1,053 00
City of Hamilton, 1938, 5%	500 00	510 25
City of Hamilton, 1933, 6%	1,000 00	1,059 30
City of Hamilton, 1943, 5%	1,000 00	1,033 50
City of Hamilton, 1939, 5%	500 00	511 00
City of Hamilton, 1947, 5%	15,000 00	15,597 30
City of Hamilton, 1934, 5%	2,000 00	2,000 00
City of Hamilton, 1936, 6%	5,000 00	5.350 00
City of Hamilton, 1936, 5½%	882 10	906 89
City of Hamilton, 1937, 6%	779 52	851 31
City of Hamilton, 1937, 6%	3,000 00	3,210 00
City of Hamilton, 1937, 5%	2,000 00	1.972 60
City of Hamilton, 1938, 5%	8,000 00	7.881 36
City of Hamilton, 1938, 6%	2,000 00	2,161 00
City of Hamilton, 1938, 6%	2,000 00	2,146 80
City of Hamilton, 1938, 6%	1,000 00	986 50
City of Hamilton, 1938, 6%	1,000 00	1.080 50
City of Hamilton, 1938, 6%	1,000 00	986 50
City of Hamilton, 1938, 6%	1,000 00	1,000 00
City of Hamilton, 1939, 5½%	2,000 00	2,011 00
City of Hamilton, 1939, 6%	1,000 00	1,000 00
City of Hamilton, 1939, 6%	3,000 00	3,098 70
City of Hamilton, 1939, 5%	2,000 00	2,014 00
City of Hamilton, 1939, 4½%	5,000 00	4,852 20
City of Hamilton, 1940, 4½%	3,000 00	2,904 54
City of Hamilton, 1940, 4½%	2,000 00	1,937 84
City of Hamilton, 1940, 6%	2,000 00	2,000 00
City of Hamilton, 1940, 6%	3,000 00	3,000 00
City of Hamilton, 1940, 6%	1,000 00	1,000 00
City of Hamilton, 1941, 5½%	5,000 00	5,200 00
City of Hamilton, 1941, 6%	2,000 00	2,155 60
City of Hamilton, 1941, 5½%	1,000 00	1,054 60
City of Hamilton, 1944, 5%	5,000 00	5,050 00
City of Hamilton, 1941, 5%	3,000 00	3,032 40
City of Hamilton, 1936, 6%	3,000 00	3,233 70
City of Hamilton, 1936, 6%	2,000 00	2,170 80
City of Hamilton, 1935, 6%	2,000 00	2.154 00
City of Hamilton, 1936, 4½%	9,000 00	8,683 56
City of Hamilton, 1938, 5½%	5,000 00	5,250 00
City of Hamilton, 1941, 6%	1,000 00	1,104 70
City of Hamilton, 1941, 4½%	1,000 00	952 75
City of Hamilton, 1943, 5%	2,000 00	2,011 80
City of Hamilton, 1944, 5%	6,000 00	6,036 00
City of Belleville, 1942, 6%	5,000 00	5,301 00
Town of Thorold, 1933, 6%	1,000 00	1,020 20
Town of Thorold, 1933, 6%	1,062 17	1,083 62
Dominion of Canada, 1934, 5½%	20,000 00	18,950 00
Dominion of Canada, 1934, 5½%	5,000 00	4,770 00
Dominion of Canada, 1934, 5½%	5,000 00	4,748 75
Dominion of Canada, 1934, 5½%	10,000 00	10,000 00
Dominion of Canada, 1934, 5½%	2,000 00	1,895 00
Dominion of Canada, 1934, 5½%	2,000 00	1,964 00
Dominion of Canada, 1934, 5½%	2,000 00	1,940 00
Dominion of Canada, 1934, 5½%	2,000 00	1,994 00
Dominion of Canada, 1934, 5½%	3,000 00	2,998 50
Dominion of Canada, 1934, 5½%	1,000 00	1,002 00
Dominion of Canada, 1934, 5½%	500 00	498 25
Dominion of Canada, 1934, 5½%	300 00	311 22
Province of Ontario, 1935, 6%	2,000 00	1,886 80

Schedule "B"—*Continued*

Bonds and Debentures owned by Society

	Par value	Book value
Province of Ontario, 1935, 6%	$1,000 00	$1,000 00
Province of Ontario, 1936, 6%	1,000 00	995 00
Province of Ontario, 1936, 6%	500 00	497 50
Province of Ontario, 1936, 6%	3,000 00	2,962 50
Province of Ontario, 1936, 6%	1,000 00	1,027 50
Province of Ontario, 1936, 6%	1,000 00	1,027 50
Province of Ontario, 1943, 6%	3,000 00	2,977 50
Province of Ontario, 1943, 6%	2,000 00	1,976 00
City of Toronto, 1944, 6%	2,000 00	2,203 00
City of Toronto, 1943, 6%	1,000 00	1,074 80
City of Toronto, 1944, 6%	2,000 00	2,203 00
City of Toronto, 1940, 6%	1,000 00	1,068 50
City of Toronto, 1949, 6%	2,000 00	2,139 80
City of Toronto, 1946, 6%	1,000 00	1,106 60
City of Toronto, 1941, 6%	1,000 00	1,073 50
City of Toronto, 1942, 6%	1,000 00	1,075 70
City of Toronto, 1944, 6%	2,000 00	2,176 00
Town of Burlington, 1932-40, 6%	6,095 43	6,095 43
	$286,619 22	$273,669 40

THE HAMILTON POLICE BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Statement for the Year Ending 31st December, 1927

Incorporated, *The Friendly Societies Act,* July 31st, 1893

OFFICERS

Chairman, John Thompson; Secretary, James McKay; Treasurer, David Coulter; Committee: W. Gordon McNair, Charles Boecker, Albert Goddard, Wm. Maddock.

Assets

Mortgages	$22,300 00
Book value of bonds and debentures, not in default (Schedule "B")	263,482 83
Cash in bank or at head office	3,076 64
Total Ledger Assets	$288,859 47

Liabilities*

Income

Interest	$14,441 41
Premiums for sick benefits, percentages of salaries	16,534 31
Donations	550 32
Inquest fees	144 65
Investments (not extended), $22,697.28.	
Total	$31,670 69

Disbursements

Interest accrued on bonds purchased	$564 98
Pensions	10,899 60
Claims	2,000 00
General expenses	172 22
Investments (not extended), $39,662.63.	
Total	$13,636 80

Exhibit of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1926	135
New contracts issued in 1927	4
Total	139
Terminated during 1927 by death lapse	8
In force 31st December, 1927	131

Valuation Balance Sheet

Liabilities

Present value of pensions to present pensioners (22)	$83,363 00
Present value of death benefit to 125 members	13,476 00
Present value of prospective pensions to 125 members	213,911 00
Total	$310,750 00

Assets

Funds on hand 31st December, 1924	$240,054 00
Present value of future contributions of 7 per cent. salaries from 125 members	145,596 00
Present value of miscellaneous receipts averaging 800 per annum	17,778 00
Total	$403,428 00

The ratio of assets to liabilities was 129.1 per cent.

The valuation basis was the OM (5) Table of Mortality 4½ per cent. interest.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries, as at 31st December, 1924. No subsequent valuation has been made.

Schedule "B"

Bonds and Debentures owned by the Society

	Book value
Hamilton Cataract Power and Transmission, 1943, 5%	$10,000 00
Dominion of Canada Victory Loan, 1934, 5½%	1,000 00
Dominion of Canada Victory Loan, 1934, 5½%	10,000 00
Dominion of Canada Victory Loan, 1946, 4½%	11,000 00
Dominion of Canada Victory Loan, 1946, 4½%	8,000 00
City of Hamilton, 1938, 6%	3,879 69
City of Hamilton, 1938, 6%	4,000 00
City of Hamilton, 1939, 6%	2,000 00
City of Hamilton, 1933, 6%	1,588 52
City of Hamilton, 1934, 6%	2,223 90
City of Hamilton, 1942, 5½%	39,000 00
City of Hamilton, 1945, 4½%	13,000 00
City of Hamilton, 1945, 4½%	10,000 00
City of Hamilton, 1939, 4½%	1,000 00
City of Hamilton, 1944, 5%	15,563 75
City of Hamilton, 1941, 5%	3,000 00
City of Hamilton, 1938-9, 5%	2,744 50
City of Hamilton, 1946, 4½%	2,000 00
City of Hamilton, 1935, 6%	2,000 00
City of Hamilton, 1947, 5%	12,000 00
Province of Ontario, 1944, 4½%	4,000 00
Township of Burford, 1944-6, 6%	5,000 00
City of Shawinigan Falls, 1963, 4½%	23,000 00
City of Port Arthur, 1942, 5%	8,270 66
Town of Pointe Claire, 1944, 5%	7,000 00
City of Toronto, 1950, 5½%	6,000 00
City of Three Rivers, 1947, 5½%	10,000 00
Province of Saskatchewan, 1936, 6%	7,000 00
Province of Ontario, 1936, 6%	11,000 00
Township of Barton, 1943, 5½%	6,500 00
Canadian National Railway, 1954, 4½%	15,000 00
Township of Etobicoke, 1937 to 1956, 5%	5,251 82
City of Port Arthur, 1940, 4½%	1,459 99
Totals	$263,482 83

INDEPENDENT ORDER OF FORESTERS

HEAD OFFICE, TORONTO, ONTARIO

Officers.—Supreme Chief Ranger, W. H. Hunter, Toronto; Past Supreme Chief Ranger, Victor Morin, Montreal; Vice-Supreme Chief Ranger, F. E. Hand, Toronto; Supreme Secretary, G. E. Bailey, Toronto; Supreme Treasurer, Alex. Stewart, Toronto; Supreme Physician, Dr. C. B. Dickson, Los Angeles, Cal.; Supreme Councilmen, J. H. Laughton, London; J. F. Lang, Buffalo; W. H. Miller.

Assets	$39,322,655
Ontario insurance in force (gross)	37,336,176
Canadian insurance in force (gross)	57,391,299
Total insurance in force (gross)	144,922,563

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario	$1,089,650
Premiums—Canada	1,558,594
Premiums—Total	5,454,039
Benefits paid—Ontario (net)	1,318,576
Benefits paid—Canada (net)	1,903,605
Total benefits paid (net)	4,864,513

This insurer is now authorized pursuant to *The Insurance Act*, (*Ontario*) by License No. 832, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

JEWISH NATIONAL WORKERS' ALLIANCE

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—M. H. Caiserman, Montreal, Que.
Chief or General Agent in Ontario.—M. L. Kirshenbaum, 253 Queen St. West, Toronto.

Assets	$320,760
Ontario insurance in force (gross)	169,350
Canadian insurance in force (gross)	311,750
Total insurance in force (gross)	2,799,850

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$3,725
Premiums—Canada (net)	5,642
Premiums—Total (net)	70,138
Benefits paid—Ontario (net)	2,052
Benefits paid—Canada (net)	3,610
Total benefits paid (net)	42,312

This insurer is now authorized pursuant to *The Insurance Act (Ontario)*, by License No. 830, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

KNIGHTS OF COLUMBUS

HEAD OFFICE, NEW HAVEN, CONNECTICUT

Principal Office in Canada, Granby, Que.

Manager or Chief Executive Officer in Canada.—Dr. Claude Brown, London, Ont.
Chief or General Agent in Ontario.—R. A. Jeffrey, Arnprior, Ont.

Assets	$27,003,995
Ontario insurance in force (gross)	1,275,000
Canadian insurance in force (gross)	11,074,845
Total insurance in force (gross)	263,939,055

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$11,235
Premiums—Canada (net)	116,926
Premiums—Total (net)	3,910,254
Benefits paid—Ontario (net)	2,000
Benefits paid—Canada (net)	60,000
Total benefits paid (net)	1,817,301

This insurer is now authorized pursuant to *The Insurance Act (Ontario)*, by License No. 772, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

CHAPTER GENERAL OF CANADA KNIGHTS OF MALTA

HEAD OFFICE, TORONTO, ONT.

Statement for the Year Ending 31st December, 1927

Organized Nov. 30th, 1870. Incorporated Dec. 11th, 1909

OFFICERS

Principal Officer, J. B. Pugh; Secretary or Manager, William Banks; Treasurer, Jas. J. Sheppard; Chairman of Trust Board, Thos. Jenkins.

Auditors.—G. O. Merson & Co.

Actuary.—W. R. Hitchins.

GOVERNING EXECUTIVE AUTHORITY
(at date of filing report)

Thos. Jenkins, Chairman; J. B. Pugh, Grand Master; Wm. Banks, Grand Chancellor; Jas. J. Sheppard, Grand Almoner.

Assets

Ledger Assets	Mortuary Fund	Funeral Fund	Extension Fund	General Expense Fund	Totals
Book value of bonds and debentures not in default (Schedule "B")	$12,303 72	$2,436 83	....	....	$14,740 55
Cash in bank or at head office	2,579 76	1,304 06	$381 46	$49 66	4,214 94
Total Ledger Assets	$14,883 48	$3,740 89	$381 46	$49 66	$19,055 49

Liabilities

Mortuary Reserve	$12,895 00
Funeral Fund Reserve	4,765 00
	$17,660 00

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$1,148 38	
Interest and rents	667 70	
		$1,816 08
Funeral Fund:		
Premiums	$491 55	
Interest and rents	153 55	
		645 10
Extension Fund:		
Levies	$191 70	
Interest	12 75	
		204 45
General Expense Fund:		
Expense dues from members	$397 89	
Other sources: Interest	2 70	
		400 59
Total Income		$3,066 22

Disbursements

Mortuary Fund:		
Death claim		$1,000 00
Funeral Claims		300 00
Extension Fund		373 46
General Expense Fund:		
Head office expenses	$348 58	
Agency and organization	19 50	
All other expenses	57 35	
		425 43
Total Disbursements		$2,098 89

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Totals		Totals for Provinces only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1926	150	$60,750 00	150	$60,750 00	150	$60,750 00
New issued	3	1,250 00	3	1,250 00	3	1,250 00
Old revived	1	500 00	1	500 00	1	500 00
Totals	154	$62,500 00	154	$62,500 00	154	$62,500 00
Less ceased by: Death	3	$1,000 00	3	$1,000 00	3	$1,000 00
Total ceased	3	$1,000 00	3	$1,000 00	3	$1,000 00
At end of 1927	151	$61,500 00	151	$61,500 00	151	$61,500 00

Exhibit of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1926		261
New contracts issued in 1927		14
Revived contracts		1
Totals		276
Terminated during 1927 by:		
Death	3	
Lapse	4	
		7
In force 31st December, 1927		269

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Present value of promised benefits	$27,046 00
	$27,046 00

Assets

Present value of future contributions	$14,151 00
Life insurance fund	14,883 00
	$29,034 00

The ratio of assets to liabilities was 107.3 per cent.
The valuation basis was N.F.C. 4 per cent.
The amount of insurance valued was $61,750.00.

FUNERAL DEPARTMENT

Liabilities

Present value of promised benefits	$11,389 00

Assets

Present value of future premiums	$6,624 00
Ledger assets	3,741 00
	$10,365 00

The valuations were made by W. R. Hitchins, Fellow of the Actuarial Society of America.

Schedule "B"

Bonds and Debentures owned by the Society

Mortuary Fund:	Par value	Book value
Protestant Board of School Commissioners of the City of Montreal, 1952, 5%	$1,500 00	$1,500 00
Quebec Harbour Commission, 1941, 4%	5,500 00	4,782 78
Dominion of Canada, 1927, 5½%	1,500 00	1,500 00
Dominion of Canada, 1934, 5½%	3,000 00	3,020 94
Dominion of Canada, 1946, 4½%	1,500 00	1,500 00
Totals	$13,000 00	$12,303 72
Funeral Fund:		
Protestant Board of School Commissioners of the City of Montreal, 1952, 5%	$500 00	$483 12
Quebec Harbour Commission, 1941, 4%	500 00	496 24
Dominion of Canada, 1927, 5½%	300 00	300 00
Dominion of Canada, 1934, 5½%	700 00	710 46
Dominion of Canada, 1946, 4½%	500 00	447 01
Totals	$2,500 00	$2,436 83

SUPREME LODGE, KNIGHTS OF PYTHIAS

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, St. Thomas, Ont.

Manager or Chief Executive Officer in Canada.—E. A. Hoyton, St. Thomas.
Chief or General Agent in Ontario.—Alex. Coulter, 92 Park Road, Toronto.

Assets	$22,079,942
Ontario insurance in force (gross)	456,971
Canadian insurance in force (gross)	1,119,905
Total insurance in force (gross)	120,003,073

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$8,726
Premiums—Canada (net)	22,188
Premiums—Total (net	4,373,714
Benefits paid—Ontario (net)	7,500
Benefits paid—Canada (net)	16,500
Total benefits paid (net)	3,113,797

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 1078 expiring on the 30th of June, 1929, to undertake contracts of Life Insurance.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

LONDON POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Statement for the Year Ending 31st December, 1927

Organized Jan. 1st, 1887. Incorporated Jan. 21st, 1895

Amendment to incorporation, Dec. 14th, 1922

OFFICERS

Principal Officer, Wm. Middaugh; Secretary or Manager, Philip W. Harpur; Treasurer, Robert Birrell; Trustee, James Singleton; Trustee, Walter Pope.

Auditors.—W. J. Saunders, London, Ont.; Thos. Nickle, London, Ont.

Actuary.—J. A. Campbell, London.

Assets

Book value of bonds and debentures, not in default (Schedule "B")	$154,615 95
Cash in bank or at head office	11,466 65
Total Assets	$166,082 60

Liabilities

Reserve	$239,723 00

Income

Other Benefit Funds:	
Premiums	$6,949 00
Interests and rents	8,205 45
Donations to fund	3,401 08
Total	$18,555 53

Disbursements

Other Benefit Funds:		
Pensions		$4,236 59
General Expense Fund:		
Head office expenses	$20 00	
All other expenses	95 99	
		115 55
Total Disbursements		$4,352 14

Exhibits of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1926	58
New contracts issued in 1927	6
Totals	64
Terminated during 1926 by:	
Lapse	7
In force 31st December, 1927	57

Valuation Balance Sheet

Liabilities

Present value of retirement benefits	$287,324 00
Present value of death, disability and withdrawal benefits	28,021 00
	$315,345 00

Assets

Ledger assets from Auditor's statement	$166,082 60
Present value of contributions by members	75,622 00
Present value of contributions by City of London	75,622 00
	$317,326 60

The ratio of assets to liabilities was 100.6%.
The valuation was made by J. A. Campbell, F.A.S., as at 31st December, 1927.

Schedule "B"

Bonds and Debentures owned by the Society

	Par value	Book value
Western Fair Bonds, 1928, 5%	$7,000 00	$6,855 10
City of Regina, 1929, 5%	10,000 00	9,315 80
City of London, 1929, 5¼%	15,000 00	14,663 52
City of London, 1930, 6%	6,000 00	6,000 00
City of London, 1931, 6%	4,000 00	4,000 00
City of London, 1931, 5½%	13,000 00	13,000 00
Huron and Erie Mortgage Corporation, 1931, 5%	5,000 00	5,000 00
Huron and Erie Mortgage Corporation, 1931, 5%	7,000 00	7,000 00
City of London, 1930, 5%	6,000 00	6,000 00
City of London, 1932, 5½%	7,000 00	7,000 00
Medicine Hat, 1932, 5%	7,000 00	5,817 70
City of Sarnia, 1933, 5½%	3,726 27	3,401 71
Province of Ontario, 1943, 6%	5,000 00	5,000 00
Dominion of Canada, 1934, 5½%	6,000 00	30,855 00
Dominion of Canada, 1934, 5½%	1,000 00	
Dominion of Canada, 1934, 5½%	1,000 00	
Dominion of Canada, 1934, 5½%	2,000 00	
Dominion of Canada, 1934, 5½%	5,000 00	
Dominion of Canada, 1934, 5½%	4,000 00	
Dominion of Canada, 1934, 5½%	6,000 00	
Dominion of Canada, 1934, 5½%	4,000 00	
Dominion of Canada, 1934, 5½%	500 00	
City of Windsor, 1936, 5½%	7,787 07	7,389 92
District of Penticton, B.C., 1939, 6%	5,000 00	4,472 50
City of London, 1940, 6%	3,000 00	3,202 20
Dominion of Canada, 1940, 4½%	5,000 00	4,862 50
City of Edmonton, 1953, 5½%	11,000 00	10,780 00
Total	$159,013 34	$154,615 95

THE MACCABEES

HEAD OFFICE, DETROIT, MICHIGAN

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—Bruce J. S. MacDonald, Windsor.
Chief or General Agent in Ontario.—Chas. Blake, 718 Metropolitan Bldg., Toronto.

Assets	$37,432,185
Ontario insurance in force (gross)	3,967,304
Canadian insurance in force (gross)	6,631,480
Total insurance in force (gross)	209,775,892

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$141,311
Premiums—Canada (net)	207,788
Premiums—Total (net)	6,954,225
Benefits paid—Ontario (net)	144,178
Benefits paid—Canada (net)	190,849
Total benefits paid (net)	5,892,255

This insurer is now authorized pursuant to *The Insurance Act (Ontario)*, by License No. 773, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—G. W. Reeves, Toronto.
Chief or General Agent in Ontario.—G. W. Reeves, 408 Lansdowne Ave., Toronto.

Assets	$978,831
Ontario insurance in force (gross)	106,750
Total insurance in force (gross)	5,245,270

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$3,165
Premiums—Total (net)	168,926
Benefits paid—Ontario (net)	110
Benefits paid—Total (net)	41,045

This insurer is now authorized pursuant to *The Insurance Act (Ontario)*, by License No. 832, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA

HEAD OFFICE, KINGSTON, ONT.

Statement for the Year Ending 31st December, 1927

Incorporated April 16th, 1875

OFFICERS

Principal Officers.—President, Dr. J. C. Connell; Secretary-Treasurer, J. N. Alexander.
Auditors.—J. G. Ettinger and R. M. McRae.
Actuary.—L. K. File, Toronto, Ont.

GOVERNING EXECUTIVE AUTHORITY
(at date of filing report)

Directors.—Dr. J. C. Connell, President; Jos. Powley, Vice-President; W. Mundell, L. B. Cooper, W. McDonald, D. A. Shaw, W. Jackson, C. C. Folger and H. G. Robertson.

Assets

Ledger Assets	Mortuary Fund
Book value of bonds and debentures, not in default (Schedule "B")	$4,009,087 72
Real estate, book value	51,848 50
Cash in bank or at head office	61,722 06
Other ledger assets	6,356 41
Total Ledger Assets	$4,129,014 69

Liabilities

Mortuary Fund:

Death claims incurred and reported during year, but not paid	$22,577 50
Total Liabilities (all funds), except Reserve	$22,577 50
Net Reserve	$3,828,303 00
Total Liabilities (including Reserve)	$3,850,880 50

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$489,016 23	
Interest and rents	171,568 08	
		$660,584 31
General Expense Fund:		
Expense dues from members, $46,514.80; fees on changed certificates, $116.50; interest on current account, $1,651.85; interest, as per Section 3, Article XVII, $33,791.32; premiums, as per Section 2, Article XVII, $11,255.22; rentals, $2,275.00		95,604 69
Total Income		$756,189 00

Disbursements

Mortuary Fund:		
Death claims	$341,276 61	
Disability claims	2,855 00	
Surrender values	13,212 50	
Refund of premiums	583 48	
		$357,927 59
General Expense Fund:		
Head office expenses	$26,026 54	
Agency and organization expenses	55,123 60	
All other expenses	10,964 86	
		92,115 00
Total Disbursements		$450,042 59

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1926	14,927	$16,103,491 25	2,377	$2,964,500 00	586	$765,500 00
New issued	50	55,000 00	436	526,000 00	355	438,500 00
Old revived	10	8,985 00	5	5,500 00	......	....
Transfers from other provinces	......	....	......	....	......	....
Old increased	......	3,785 69	......	8,500 00	......	2,000 00
Paid-up certificates (adjustments)	9	2,448 00	31	7,010 00	......	....
Transferred from other plans of policy	1	1,000 00	8	9,000 00	25	26,500 00
Totals	14,997	$16,174,709 94	2,857	$3,520,510 00	966	$1,232,500 00
Less ceased by:						
Death	290	$331,847 50	5	$7,000 00	......	....
Transfers to other provinces	......	....	......	....	......	....
Disability	......	1,355 00	......	1,000 00	......	$500 00
Cancelled by surrender settlements	47	47,835 00	12	11,000 00	......	....
Lapse	234	261,257 50	204	254,000 00	117	146,000 00
Decrease	......	4,000 00	......	5,000 00	......	2,000 00
Withdrawn	1	1,500 00	......	....	2	3,000 00
Transferred to other plan of policy	25	24,530 00	6	7,500 00	3	4,000 00
Total ceased	597	$672,325 00	227	$285,500 00	122	$155,500 00
At end of 1927	14,400	$15,502,384 94	2,630	$3,235,010 00	844	$1,077,000 00

Classification	Totals		Totals for the Province only	
	No.	Amount	No.	Amount
At end of 1926	17,890	$19,833,491 25	10,203	$10,921,254 25
New issued	841	1,019,500 00	415	460,500 00
Old revived	15	14,485 00	6	4,980 00
Transfers from other provinces	......	....	25	29,945 00
Old increased	......	14,285 69	......	5,500 00
Paid-up certificates (adjustments)	40	9,458 00	23	5,381 00
Transferred from other plans of policy	34	36,500 00	......	....
Totals	18,820	$20,927,719 94	10,672	$11,427,560 25
Less ceased by:				
Death	295	$338,847 50	192	$222,720 00
Transfers to other provinces	......	....	36	43,575 00
Disability	......	2,855 00	......	1,855 00
Cancelled by surrender settlements	59	58,835 00	40	41,165 00
Lapse	555	661,257 50	288	316,887 50
Decrease	......	11,000 00	......	7,000 00
Withdrawn	3	4,500 00	1	1,500 00
Transferred to other plan of policy	34	36,030 00	......	....
Total ceased	946	$1,113,325 00	557	$634,702 50
At end of 1927	17,874	$19,814,394 94	10,115	$10,792,857 75

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve on outstanding insurance	$3,828,303 00
Outstanding claims	22,578 00
Total	$3,850,881 00

Assets

Life insurance fund	$4,122,658 00

The ratio of assets to liabilities was 107 per cent.

The amount of insurance valued was $19,814,395.00.

The valuation basis was the Canadian Men Ultimate Table of Mortality with interest at 4 per cent., except for 20-payment life policies, where it was N.F.C. 4 per cent. and endowment at 65 where it was OM 4 per cent.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries.

Schedule "B"

Bonds and Debentures owned by the Society

	Par value	Book value
Alberta Province, 1954, 4½%	$30,000 00	$28,130 40
Barrie, Ont., No. 2, 1932-1938, 5%	10,000 00	10,000 00
Barton, Ont., No. 1, 1929, 6%	7,042 30	7,072 29
Barton, Ont., No. 2, 1939, 5½%	1,952 69	1,919 07
Barton, Ont., No. 3, 1949, 6%	24,000 00	24,885 46
Barton, Ont., No. 4, 1930, 4½%	5,998 14	5,777 19
Beeton, Ont., 1928-1947, 5%	9,779 79	9,191 51
Belleville, Ont., No. 1, 1933, 5%	23,414 75	22,544 36
Belleville, Ont., No. 2, 1941, 6%	25,000 00	24,547 19
Belleville, Ont., No. 3, 1946-1951, 5%	10,000 00	10,000 00
Berlin, Ont., No. 1, 1928-1936, 4½%	6,074 48	6,040 54
Berlin, Ont., No. 2, 1928-1929, 5%	1,008 52	1,020 26
Berlin, Ont., No. 4, 1928-1942, 5%	3,038 48	3,038 48
Bracebridge, Ont., No. 2, 1928-1931, 5%	1,778 45	1,775 61
Brampton, Ont., No. 2, 1949-1953, 5½%	10,000 00	10,336 34
Brandon, Man., No. 2, 1939, 4½%	5,000 00	5,044 86
Brandon, Man., No. 3, 1939, 5½%	8,000 00	7,896 40
Brantford, Ont., 1930, 4%	15,000 00	14,172 74
Bridgeburg, Ont., No. 1, 1944-1950, 6%	20,277 68	20,277 68
Bridgeburg, Ont., No. 2, 1938-1941, 5½%	10,000 00	10,361 60
British Columbia, 1937, 3½%	10,000 00	10,000 00
Burlington, Ont., 1942-1945, 6%	12,000 00	11,549 43
C.N. Railway, No. 1, 1954, 5%	25,000 00	25,279 50
C.N. Railway, No. 2, 1954, 5%	20,000 00	20,149 00
Carberry, Man., 1928-1929, 5%	1,191 99	1,191 99
Carleton County, Ont., 1936-1946, 5½%	22,272 39	23,275 59
Carleton Place, Ont., 1936-1940, 5%	20,038 15	20,038 15
Collingwood, Ont., No. 2, 1928-1945, 5%	5,322 98	5,170 39
Collingwood, Ont., No. 3, 1934, 5½%	9,000 00	8,879 39

Schedule "B"—*Continued*

	Par value	Book value
Cranbrook, B.C., 1928-1929, 5%	$746 05	$746 05
Dundas, Ont., No. 1, 1928, 5%	305 69	306 44
Dundas, Ont., No. 5, 1952, 5½%	16,000 00	16,272 00
Dundas, Ont., No. 6, 1947-1955, 5%	20,806 85	20,806 85
East York Township, Ont., No. 1, 1938, 5½%	25,000 00	25,727 75
East York Township, Ont., No. 2, 1956-1966, 5½%	19,779 01	21,054 29
Edmonton, Alta., No. 1, 1947, 5%	9,246 67	9,979 37
Edmonton, Alta., No. 2, 1947, 5½%	10,000 00	10,466 00
Edmonton, Alta., No. 3, 1852, 5½%	5,000 00	5,262 50
Edmonton, Alta., No. 4, 1953, 5%	9,733 33	9,559 59
Elgin, Que., 1928-1940, 5%	6,111 03	6,203 83
Elmira, Ont., No. 1, 1928-1930, 5%	983 00	987 95
Elmira, Ont., No. 2, 1933-1943, 5½%	10,173 44	10,296 78
Essex Border Comm., No. 1, 1950, 5¾%	10,000 00	10,454 80
Essex Border Comm., No. 2, 1947-1948, 5½%	25,000 00	26,093 10
Farnham, Que., No. 1, 1960, 4½%	10,000 00	7,866 00
Farnham, Que., No. 2, 1956, 5%	11,000 00	10,916 73
Ford City, Ont., 1931-1934, 6½%	10,603 97	11,366 20
Fort Francis, Ont., 1929-1934, 5½%	15,490 41	15,640 06
Fort William, Ont., No. 1, 1936, 4½%	10,000 00	10,092 44
Fort William, Ont., No. 2, 1929, 4½%	5,000 00	5,013 48
Fort William, Ont., No. 3, 1939, 4½%	12,000 00	10,857 72
Fort William, Ont., No. 4, 1939, 4½%	2,000 00	1,850 86
Fort William, Ont., No. 5, 1940, 4½%	3,000 00	2,763 30
Fort William, Ont., No. 6, 1939, 4½%	5,000 00	4,627 15
Fort William, Ont., No. 7, 1939, 4½%	10,000 00	9,191 90
Galt, Ont., No. 1, 1960, 5%	19,000 00	15,698 73
Galt, Ont., No. 2, 1937, 6%	13,029 88	13,420 85
Galt, Ont., No. 3, 1938-1939, 6%	11,000 00	11,508 36
Galt, Ont., No. 4, 1941-1943, 5½%	25,174 83	25,564 35
Galt, Ont., No. 5, 1934-1936, 5½%	15,178 80	15,272 70
Glace Bay, N.S., No. 1, 1938, 5%	5,000 00	5,127 53
Glace Bay, N.S., No. 2, 1938, 5%	5,000 00	4,697 40
Goderich, Ont., No. 3, 1928-1929, 4½%	742 57	745 40
G.T. Railway, No. 1, 1940, 7%	10,000 00	11,380 10
G.T. Railway, No. 2, 1940, 7%	20,000 00	22,961 60
G.T. Railway, No. 3, 1940, 7%	20,000 00	22,860 60
Guelph, Ont., No. 2, 1934, 4½%	11,659 00	10,671 30
Guelph, Ont., No. 3, 1941, 6%	25,000 00	25,234 25
Haileybury, Ont., No. 1, 1928-1937, 5%	3,013 83	2,970 40
Haileybury, Ont., No. 3, 1928-1932, 5%	5,211 13	5,104 86
Haileybury, Ont., No. 4, 1928-1933, 5%	3,652 70	3,443 46
Halifax, N.S., No. 2, 1940, 4%	26,000 00	21,724 97
Halifax, N.S., No. 3, 1961, 5%	10,000 00	10,000 00
Hamilton, Ont., 1937-1939, 5%	14,000 00	13,375 60
Hanover, Ont., 1939-1944, 5½%	10,566 05	10,776 14
Hespeler, Ont., 1928, 5%	917 10	923 15
Hull, Que., No. 1, 1953, 5%	10,000 00	9,312 68
Hull, Que., No. 2, 1953, 5%	8,000 00	7,320 76
Hull, Que., No. 3, 1954, 5%	5,000 00	4,571 97
Hull, Que., No. 4, 1951-1957, 5%	25,000 00	25,000 00
Hydro-Electric, No. 1, 1957, 4%	15,000 00	10,695 79
Hydro-Electric, No. 2, 1961, 6%	10,000 00	10,924 00
Hydro-Electric, No. 3, 1940, 6%	35,000 00	37,450 70
Hydro-Electric, No. 4, 1941, 6%	12,000 00	12,761 64
Ingersoll, Ont., No. 1, 1928, 6½%	878 93	877 90
Ingersoll, Ont., No. 2, 1928, 6% ½	1,000 00	999 06
Inverness, N.S., 1935, 4½%	3,500 00	3,170 31
Kelowna, B.C., 1936, 5%	7,000 00	6,322 55
Kenora, Ont., 1937, 5½%	10,000 00	10,000 00
Kincardine, Ont., No. 1, 1938, 5%	10,000 00	10,316 96
Kingston, Ont., No. 6, 1929-1931, 6%	11,200 00	10,716 93
Kingston, Ont., No. 7, 1940, 6%	37,000 00	36,205 70
Kingston, Ont., No. 8, 1932, 5½%	50,000 00	49,911 42
Kingston, Ont., No. 9, 1943, 5½%	25,000 00	26,093 00
Kitchener, Ont., 1938-1943, 5½%	25,003 83	25,972 07
Lanark County, Ont., 1933-1936, 6%	10,250 19	10,250 19
La Salle, 1943-1947, 5½%	10,177 37	10,469 69
Leamington, Ont., 1936-1939, 5½%	12,000 00	12,290 26
Lethbridge, Alta., No. 1, 1938, 5%	10,000 00	9,653 45
Lethbridge, Alta., No. 2, 1928-1937, 6%	3,708 89	3,844 25
Lindsay, Ont., No. 1, 1939, 4½%	5,000 00	4,954 63
Lindsay, Ont., No. 2, 1928-1929, 5%	1,288 87	1,279 79
Lindsay, Ont., No. 3, 1934, 5½%	10,000 00	9,859 21
Lindsay, Ont., No. 4, 1935-1939, 6%	8,000 00	8,274 95
Listowel, Ont., No. 1, 1928, 5%	267 48	267 16
Listowel, Ont., No. 3, 1928, 4½%	735 63	736 36
London, Ont., No. 1, 1932, 4%	5,000 00	5,041 13
London, Ont., No. 2, 1943, 4½%	9,000 00	7,772 80
Longueuil, Que., 1953, 5%	10,000 00	9,562 02
Merrickville, Ont., 1928-1933, 6%	12,094 18	11,814 34
Midland, Ont., No. 1, 1938-1941, 4%	11,003 70	11,138 19
Midland, Ont., No. 2, 1928-1935, 6½%	7,165 11	7,193 07
Midland, Ont., No. 3, 1928-1940, 6½%	10,926 74	10,989 59
Mimico, Ont., No. 1, 1940-1941, 6%	2,435 49	2,526 39
Mimico, Ont., No. 2, 1940-1941, 6%	4,560 72	4,730 26
Mimico, Ont., No. 3, 1940-1941, 6%	3,015 93	3,128 04
Montreal East, Que., 1954, 6%	20,000 00	22,152 00
Montreal, Que., Protestant Schools, 1930, 6%	10,000 00	10,164 00
Moose Jaw, Sask., No. 2, 1953, 5%	8,760 00	7,727 12
Moose Jaw, Sask., No. 3, 1951, 5%	973 33	960 23
Moose Jaw, Sask., No. 4, 1953, 5%	12,166 66	11,992 44
Napanee, Ont., No. 1, 1928-1933, 5½%	12,578 00	12,378 17
Napanee, Ont., No. 2, 1943-1952, 5½%	10,000 00	10,063 32

Schedule "B"—*Continued*

Bonds and Debentures owned by Society

	Par value	Book value
Newfoundland, No. 1, 1928, 6½%	$10,000 00	$10,000 00
Newfoundland, No. 2, 1936, 6½%	10,000 00	10,629 50
Newfoundland, No. 3, 1936, 6½%	20,000 00	21,331 60
Newmarket, Ont., No. 1, 1931-1953, 5½%	25,722 97	25,981 37
Newmarket, Ont., No. 2, 1935-1939, 5½%	10,000 00	10,077 14
Niagara Falls, Ont., No. 2, 1928-1935, 5%	4,213 77	4,311 29
Niagara Falls, Ont., No. 3, 1932, 5%	20,000 00	19,656 00
Niagara Falls, Ont., No. 4, 1941-1954, 5%	20,046 45	19,998 75
Norfolk, Ont., No. 1, 1934, 6%	3,025 73	3,020 87
Norfolk, Ont., No. 2, 1934-1936, 6%	27,522 12	27,476 14
North Bay, Ont., No. 2, 1928-1930, 5%	5,000 00	4,897 63
North Bay, Ont., No. 3, 1928-1942, 5½%	13,624 18	13,508 95
North Bay, Ont., No. 4, 1934-1937, 5½%	19,608 87	19,872 44
North Bay, Ont., No. 5, 1944-1945, 5½%	31,000 00	32,394 13
North Bay, Ont., No. 6, 1929-1941, 5½%	10,378 74	10,585 60
North York, Ont., 1945-1957, 5½%	20,035 60	21,428 38
Oakville, Ont., 1934-1942, 5½%	10,107 00	10,225 74
Ontario Province, No. 2, 1928, 6%	10,000 00	10,000 00
Ontario Province, No. 3, 1935, 6%	10,000 00	9,601 73
Ontario Province, No. 4, 1941, 6%	10,000 00	9,818 84
Ontario Province, No. 5, 1941, 6%	50,000 00	49,094 44
Ontario Province, No. 6, 1936, 6%	50,000 00	49,509 26
Ontario Province, No. 7, 1942, 5½%	75,000 00	76,929 75
Ontario Province, No. 8, 1941, 6%	20,000 00	21,785 40
Ontario Province, No. 9, 1941, 6%	8,000 00	8,714 16
Ontario Province, No. 10, 1935, 6%	25,000 00	26,547 25
Ontario Province, No. 11, 1935, 6%	10,000 00	10,619 00
Ontario Province, No. 12, 1935, 6%	5,000 00	5,326 35
Ontario Province, No. 13, 1936, 6%	5,500 00	5,894 68
Ontario Province, No. 14, 1942, 5½%	19,500 00	20,551 83
Oshawa, Ont., No. 1, 1928-1942, 5%	6,448 28	6,340 67
Oshawa, Ont., No. 2, 1928-1941, 5%	15,776 05	15,650 73
Oshawa, Ont., No. 3, 1928-1952, 5%	16,500 00	15,896 80
Owen Sound, Ont., No. 2, 1935, 5%	25,000 00	24,043 34
Pembroke, Ont., No. 4, 1928, 5%	2,000 00	1,978 80
Pembroke, Ont., No. 6, 1945-1949, 6%	15,301 16	16,311 92
Pembroke, Ont., No. 7, 1933, 5½%	10,000 00	10,075 30
Pembroke, Ont., No. 8, 1955, 5%	11,399 49	11,399 49
Perth, Ont., No. 1, 1928-1937, 5%	3,192 98	3,233 22
Perth, Ont., No. 2, 1928-1937, 5%	815 32	825 32
Peterborough, Ont., No. 1, 1939, 4¼%	25,000 00	24,887 49
Peterborough, Ont., No. 2, 1928-1932, 4½%	6,074 72	5,949 80
Peterborough, Ont., No. 3, 1931, 6½%	25,000 00	25,000 00
Peterborough, Ont., No. 4, 1932, 4¾%	5,000 00	4,733 41
Pictou, N.S., 1933, 4½%	14,700 00	14,931 57
Portage la Prairie, Man., 1948, 5%	10,000 00	9,688 40
Port Colborne, Ont., 1935-1942, 5%	10,267 95	10,107 50
Port Hope, Ont., No. 2, 1935-1940, 4½%	11,316 61	11,316 61
Port Hope, Ont., No. 4, 1938-1942, 4½%	10,059 82	8,693 44
Prescott, Ont., No. 611, 1939, 5%	17,500 00	17,884 02
Prescott, Ont., No. 625, 1929, 5%	4,187 84	4,207 61
Prescott, Ont., No. 627, 1940, 5%	5,000 00	5,117 09
Prescott and Russell, Ont., 1933-1936, 6%	21,297 12	21,940 12
Preston, Ont., No. 1, 1928-1940, 5%	10,999 16	11,251 79
Preston, Ont., No. 3, 1928-1932, 5%	4,099 40	4,002 12
Prince Albert Consolidated Stock, 1964,	10,577 96	10,577 96
Prince Edward Island, 1930, 3½%	10,000 00	9,964 73
Renfrew, Ont., No. 2, 1931-1932, 4½%	6,628 87	6,576 12
Renfrew, Ont., No. 3, 1928-1941, 5%	3,219 57	3,023 24
Renfrew, Ont., No. 5, 1928-1945, 5%	3,652 10	3,537 81
Renfrew, Ont., No. 6, 1928-1948, 6½%	9,505 97	9,505 97
Renfrew, Ont., No. 7, 1928-1950, 5%	4,157 37	3,549 60
Renfrew, Ont., No. 8, 1928-1943, 5%	2,410 44	2,136 28
Riverside, Ont., 1939-1940, 5½%	10,000 00	10,090 76
Sandwich, Ont., 1928-1940, 5½%	22,831 54	23,236 61
Sandwich East, Ont., 1935-1947, 5¼%	51,000 00	51,000 00
Sarnia, Ont., No. 1331, 1934-1937, 6%	11,060 16	11,354 06
Sault Ste. Marie, Ont., No. 1, 1945, 5½%	10,000 00	9,834 63
Sault Ste. Marie, Ont., No. 2, 1945, 5½%	5,000 00	4,731 44
Sault Ste. Marie, Ont., No. 3, 1953, 5½%	26,000 00	26,000 00
Sault Ste. Marie, Ont., No. 4, 1950, 5½%	10,000 00	10,130 80
Sault Ste. Marie, Ont., No. 5, 1942, 5½%	5,000 00	5,207 90
Sault Ste. Marie, Ont., No. 6, 1945, 5½%	6,000 00	6,280 44
Scarborough, Ont., No. 1, 1938-1941, 6½%	23,318 50	25,836 06
Scarborough, Ont., No. 2, 1936-1945, 6%	12,091 72	12,843 72
Scarborough, Ont., No. 3, 1936-1950, 5%	17,899 79	17,899 79
Scarborough, Ont., No. 4, 1931-1945, 5%	20,009 59	20,009 59
Scarborough, Ont., No. 5, 1934-1945, 5½%	20,378 02	21,249 98
Seaforth, Ont., 1937-1950, 6%	20,500 00	21,962 87
Shawinigan Falls, Que., 1950, 5%	10,000 00	10,348 52
Shelburne, Ont., 1928-1939, 4%	3,256 40	3,186 27
Sherbrooke, Que., No. 1, 1947, 5½%	25,000 00	24,632 35
Sherbrooke, Que., No. 2, 1952, 5%	25,000 00	23,636 75
Smith's Falls, Ont., No. 2, 1928-1942, 5½%	2,917 84	2,929 99
Smith's Falls, Ont., No. 5, 1936-1937, 6%	21,578 87	21,200 79
Smith's Falls, Ont., No. 6, 1928-1939, 6%	7,457 85	7,666 61
Smith's Falls, Ont., No. 7, 1952-1954, 5½%	20,000 00	20,138 11
Souris, Man., No. 1, 1928-1940, 5%	6,110 69	5,930 83
Souris, Man., No. 2, 1928-1940, 5%	6,721 65	6,334 53
Stratford, Ont., 1952, 5¼%	34,000 00	33,767 10
Strathcona, Alta., No. 2, 1928-1956, 4½%	8,364 13	8,245 19
Strathroy, Ont., No. 1, 1928-1938, 6½%	9,654 47	9,654 47
Strathroy, Ont., No. 2, 1935-1939, 5½%	21,113 08	20,334 73

Schedule "B"—*Continued*

	Par value	Book value
Sudbury, Ont., No. 1, 1932-1934, 5%	$4,370 41	$4,129 18
Sudbury, Ont., No. 2, 1934, 5%	764 21	716 43
Sudbury, Ont., No. 3, 1946, 5%	20,000 00	19,760 20
Sudbury, Ont., No. 4, 1932-1937, 5%	10,394 53	10,368 54
Summerside, P.E.I., 1938, 5%	10,000 00	10,204 69
St. Anne de Bellevue, Que., 1952, 5%	20,000 00	20,000 00
St. Catharines, Ont., No. 2, 1937, 5½%	10,000 00	10,000 00
St. Lambert, Que., No. 1, 1954, 5½%	15,000 00	14,742 72
St. Lambert, Que., No. 2, 1954, 5½%	10,000 00	9,340 63
St. Lambert, Que., No. 3, 1952, 5½%	10,000 00	10,067 80
St. Lambert, Que., No. 4, 1952, 5½%	5,000 00	5,244 50
St. Lambert, Que., No. 5, 1954-1962, 5½%	4,000 00	4,208 72
St. Mary's, Ont., 1943-1952, 5½%	9,853 97	9,911 41
St. Michel, Que., 1956, 6%	15,000 00	16,786 80
St. Thomas, Ont., No. 1, 1928-1932, 4%	5,406 43	5,425 44
St. Thomas, Ont., No. 3, 1943-1947, 5%	15,063 86	15,063 86
St. Thomas, Ont., No. 4, 1951, 5%	4,232 68	4,232 68
St. Vital, Man., Comsolidated, 1956, 5½%	8,400 00	8,400 00
Three Rivers, Que., No. 1, 1947, 5½%	20,000 00	20,000 00
Three Rivers, Que., No. 2, 1953, 5½%	10,000 00	10,138 80
Three Rivers, Que., No. 3, 1963, 5%	18,000 00	18,000 00
Tillsonburg, Ont., No. 2, 1928-1936, 4½%	8,952 20	8,851 37
Tillsonburg, Ont., No. 3, 1928-1942, 5%	5,063 96	4,917 19
Tisdale Township, Ont., 1930-1943, 6%	20,259 49	21,023 43
Toronto, Ont., No. 1, 1948, 4½%	10,000 00	9,461 01
Toronto, Ont., No. 2, 1937, 5%	10,000 00	9,283 82
Toronto, Ont., No. 4, 1953, 4½%	30,000 00	26,634 04
Toronto, Ont., No. 5, 1942-1944, 5½%	17,000 00	16,327 16
Toronto, Ont., No. 6, 1942-1943, 5½%	6,000 00	5,768 38
Toronto, Ont., No. 7, 1943, 5½%	2,000 00	1,917 92
Toronto, Ont., No. 8, 1940, 5½%	20,000 00	18,548 18
Toronto, Ont., No. 9, 1943-1944, 6%	25,000 00	23,986 74
Toronto, Ont., No. 10, 1946, 6%	25,000 00	24,083 23
Toronto, Ont., No. 11, 1940, 6%	6,000 00	6,304 20
Toronto, Ont., No. 12, 1940, 6%	3,000 00	3,152 10
Toronto, Ont., No. 13, 1940, 6%	1,000 00	1,050 70
Toronto, Ont., No. 14, 1940, 6%	35,000 00	36,943 55
Toronto, Ont., No. 15, 1941, 6%	1,000 00	1,073 70
Toronto, Ont., No. 16, 1943, 6%	1,000 00	1,080 51
Toronto, Ont., No. 17, 1940, 6%	10,000 00	10,700 20
Toronto, Ont., No. 18, 1940-1949, 6%	8,000 00	8,723 06
Truro, N.S., 1931, 4%	5,000 00	5,020 23
Valleyfield, Que., No. 1, 1930, 5%	8,000 00	8,074 72
Valleyfield, Que., No. 2, 1932, 5%	12,000 00	12,120 21
Vancouver, B.C., No. 429, 1942, 3½%	5,000 00	4,720 07
Vancouver, B.C., No. 446, 1943, 3½%	5,000 00	4,713 48
Vancouver, B.C., No. 3, 1940, 5%	10,000 00	10,000 00
Verdun, Que., No. 1, 1943, 5%	10,000 00	9,737 03
Verdun, Que., No. 2, 1944, 5%	10,000 00	9,861 80
Victoria, B.C., No. 1, 1944, 4½%	10,000 00	10,869 98
Victoria, B.C., No. 2, 1951, 4%	6,000 00	6,000 00
Victoria, B.C., No. 4, 1946, 6%	30,000 00	31,035 00
Victoria, B.C., No. 5, 1937, 5½%	25,000 00	24,810 50
Victoria, B.C., No. 6, 1938, 5½%	10,000 00	9,918 60
Victory War Loan, No. 3, 1934, 5½%	125,000 00	125,000 00
Victory War Loan, No. 3 (B), 1934, 5½%	53,000 00	50,773 90
Victory War Loan, No. 3 (C), 1934, 5½%	50,000 00	50,000 00
Victory War Loan, No. 4, 1934, 5½%	20,000 00	20,584 40
Victory War Loan, No. 5, 1934, 5½%	8,000 00	8,233 76
Walkerville, Ont., No. 3, 1940-1943, 4½%	4,404 91	3,852 70
Walkerville, Ont., No. 4, 1932-1940, 6%	23,557 90	24,172 79
Walkerville, Ont., No. 5, 1939, 5%	10,000 00	9,955 90
Wallaceburg, Ont., No. 2, 1928-1929, 6%	916 18	919 40
Wallaceburg, Ont., No. 3, 1933-1934, 6½%	10,000 00	10,289 49
Waterloo, Ont., 1928-1930, 4½%	2,324 67	2,321 89
Welland, Ont., No. 1, 1939, 4½%	5,000 00	5,057 72
Welland, Ont., No. 2, 1934, 5%	10,000 00	9,468 27
Welland, Ont., No. 3, 1951-1955, 5%	20,740 72	20,689 76
Westmount, Que., No. 1, 1938, 3½%	17,000 00	16,454 31
Westmount, Que., No. 2, 1928, 4½%	10,000 00	9,927 18
Weston, Ont., No. 1, 1932-1934, 5½%	5,001 16	4,877 89
Weston, Ont., No. 2, 1947-1948, 6%	10,132 74	10,941 33
Weston, Ont., No. 3, 1942-1948, 6%	10,606 88	11,394 81
Weston, Ont., No. 4, 1941-1944, 5½%	10,300 80	10,300 80
Weston, Ont., No. 5, 1941-1946, 5%	20,321 54	20,321 54
Whitby, Ont., No. 2, 1939, 6%	4,097 17	4,097 17
Whitby, Ont., No. 3, 1928-1945, 5½%	32,937 25	34,177 65
Windsor, Ont., No. 3, 1944-1945, 5½%	14,000 00	14,319 77
Windsor, Ont., No. 4, 1936-1940, 5½%	21,945 33	22,217 20
Windsor, Ont., No. 5, 1933-1952, 5%	9,870 31	9,414 66
Windsor, Ont., No. 6, 1935, 6%	13,000 00	13,760 50
Windsor, Ont., No. 7, 1937, 6%	10,000 00	10,698 00
Winnipeg, Man., No. 1, 1931, 4%	5,000 00	5,011 49
Winnipeg, Man., No. 2, 1941, 6%	20,000 00	21,785 40
York Township, Ont., No. 1, 1928-1931, 5%	2,987 64	2,978 98
York Township, Ont., No. 2, 1933-1939, 6%	25,000 00	24,348 44
York Township, Ont., No. 3, 1945-1946, 6%	32,986 67	32,537 54
Yorkton, Sask., No. 1, 1928-1941, 5%	3,284 01	3,257 88
Yorkton, Sask., No. 2, 1928-1932, 5%	1,724 69	1,712 84
Yorkton, Sask., No. 3, 1928-1929, 5%	2,749 14	2,710 67
Totals	$4,000,296 44	$4,009,087 72

ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

HEAD OFFICE, LONDON, CANADA

Statement for the Year Ending 31st December, 1927

Organized December 23rd, 1876. Incorporated September 13th, 1880, under laws of Province of Ontario.

OFFICERS

Principal Officer, John H. Laughton; 1st Vice-President, J. H. Grierson; 2nd Vice-President, A. W. Howe; Secretary, Geo. T. Hair; Treasurer, A. E. Barbour; Trustee, J. M. Dillon.

Auditors.—A. G. Calder and J. W. Westervelt.

Actuary.—J. D. Buchanan, B.A., F.A.S.

GOVERNING EXECUTIVE AUTHORITY
(at date of filing report)

J. H. Laughton, President; A. E. Barbour, Treasurer; Geo. T. Hair, Secretary.

Assets

Mortuary Fund:	
Mortgages	$369,365 80
Book value of bonds and debentures, not in default (Schedule "B")	359,754 96
Cash in bank or head office	16,363 37
Other ledger assets	701 50
Total Ledger Assets	$746,185 63
Interest and rents due and accrued:	
From mortgages	$13,145 83
From bonds and debentures	11,201 98
From interest on deposits accrued	152 96
Total Non-Ledger Assets	$24,500 77
Total Ledger and Non-Ledger Assets	$770,686 40

Liabilities

Mortuary Fund:	
Death claims incurred and reported during year, but not paid	$4,935 00
Other Benefit Funds:	
Relief fund (charity)	$124 06
Special donation account (Christmas)	230 31
Total	$354 37
General Expense Fund:	
Salaries due and accrued	$700 00
Total Liabilities (all funds), except Reserve	$5,989 37
Net Reserve	564,610 04
Total Liabilities, including Reserve	$570,599 41

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$34,988 00	
Interest and rents	43,753 98	
		$78,741 98
Other Benefit Fund:		
Bank exchange		11 87
Total Income		$78,753 85

Disbursements

Mortuary Fund:		
Death claims		$25,550 00
Other Benefit Funds		424 00
General Expense Fund:		
Head office expenses	$9,417 31	
Agency and organization expenses	1,414 00	
All other expenses	2,681 90	
		13,513 21
Total Disbursements		$39,487 21

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Totals	
	No.	Amount	No.	Amount
At end of 1926	3,444	$1,814,545 00	3,444	$1,814,545 00
New issued	314	54,640 00	314	54,640 00
Old increased	......	74,975 00	......	74,975 00
Totals	3,758	$1,944,160 00	3,758	$1,944,160 00
Less ceased by:				
Death	45	$24,830 00	45	$24,830 00
Lapse	348	121,940 00	348	121,940 00
Total ceased	393	$146,770 00	393	$146,770 00
At end of 1927	3,365	$1,797,390 00	3,365	$1,797,390 00

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Present value of promised benefits	$904,572 39
Other liabilities	5,989 27
Total	$910,561 66

Assets

Present value of future contributions	$770,686 40
Life insurance assets 31st December, 1927	339,962 35
Total	$1,110,648 75

The ratio of assets to liabilities was 121.97 per cent.
The valuation basis was Oᴍ (5) 4 per cent.
The amount of insurance valued was $1,797,390.00.
The valuation was made by J. D. Buchanan, Fellow of the Actuarial Society of America.

Schedule "B"

Bonds and Debentures owned by the Society

	Par value	Book value
City of Port Arthur, Ont., 1937, 5%	$10,000 00	$10,000 00
City of Port Arthur, Ont., 1938, 5%	25,000 00	25,775 90
Town of Goderich, 1928, 5%	1,910 52	1,910 52
City of London, 1929, 5½%	10,000 00	10,000 00
City of London, 1943, 4½%	5,000 00	4,466 64
Dominion of Canada, 1934, 5½%	88,000 00	85,791 91
City of Brandon, Man., 1939, 5½%	12,000 00	11,210 16
City of Kingston, 1933, 5%	5,000 00	4,780 82
City of London, 1928–29–30, 4½%	15,000 00	14,819 86
Can. Northern Ont. R.R. Co., 1961, 3½%	17,763 33	11,367 04
Town of Glace Bay, N.S., 1950, 6%	10,000 00	9,264 36
City of Cranbrook, B.C., 1940, 6½%	5,000 00	4,747 44
County of Essex, Ont., 1928–1929, 6%	20,000 00	19,975 58
City of London, 1931, 6%	5,000 00	5,000 00
City of Victoria, B.C., 1930, 6%	4,000 00	4,000 00
Town of Sandwich, Ont., 1931, 6%	10,000 00	10,000 00
City of New Westminster, B.C., 1945, 6%	5,000 00	5,000 00
City of London, 1941–42, 5½%	10,000 00	10,174 00
Town of Riverside, Ont., 1927–42, 6½%	9,718 40	9,794 01
Town of Riverside, Ont., 1927–43, 5½%	11,381 07	11,080 93
Town of Ford City, 1942–44, 6%	15,000 00	15,358 12
City of Sydney, N.S., 1953, 5½%	24,000 00	24,000 00
City of Fort William, 1944, 5%	5,000 00	4,940 00
City of Calgary, Alta., 1954, 5½%	5,000 00	5,000 00
City of Edmonton, Alta., 1952, 5½%	13,500 00	13,379 46
City of Edmonton, Alta., 1945, 5½%	4,500 00	4,520 26
District of Penticton, B.C., 1960, 6%	2,000 00	2,059 54
Essex Border Utilities Commission, 1931, 5½%	6,000 00	6,000 00
City of Moose Jaw, Sask., 1953, 5%	5,000 00	4,863 74
Township of East York, 1947, 5½%	10,000 00	10,474 67
Total	$369,773 32	$359,754 96

GRAND ORANGE LODGE OF B.A.

HEAD OFFICE, TORONTO, ONTARIO

Officers.—President, Hon. J. W. Edwards, M.D.; Vice-President, J. J. Williams, M.D.; Secretary-Treasurer, T. H. Bell.

Directors.—H. C. Hocken, M.P.; Benjamin Kirk and J. C. Boylen.

OFFICERS

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$809,267	Premiums—Ontario (net)	$79,282
Ontario insurance in force (gross)	2,646,980	Premiums—Canada (net)	105,082
Canadian insurance in force (gross)	3,695,250	Benefits Paid—Ontario (net)	49,326
		Benefits Paid—Canada (net)	58,473

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 777, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance and Sick and Funeral benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, OTTAWA, ONTARIO

Statement for the Year Ending 31st December, 1927

Incorporated in 1917 under *The Ontario Insurance Act*

OFFICERS

Principal Officer, Robert Burnett; Secretary or Manager, James J. O'Kelly; Treasurer, H. F. Corbett. Committee men: Hugh Thomson, Albert McConnell, Sidney Orange, John Cardill, Wm. Maxwell.

Auditors.—City Auditors.

GOVERNING EXECUTIVE AUTHORITY

(*at date of filing report*)

Robert Burnett, Chairman; James J. O'Kelly, H. F. Corbett, Wm. Maxwell, Hugh Thomson, Albert McConnell, Sidney Orange, John Cardill.

Assets

Cash in bank	$9,856 06
City of Ottawa debentures	20,889 71
Dominion of Canada bonds	93,000 00
Toronto Harbour Commission bonds	43,000 00
City of Hamilton bonds	12,000 00
City of London bonds	12,000 00
Total Assets	$190,745 77

Liabilities

Income

Cash in bank, January 1st, 1927	$13,102 38	
Assessments		$13,291 67
City of Ottawa grant		7,000 00
Grant, Firemen's Sick Benefit Fund		59 18
Interest on War Loans		5,035 00
Interest on investments		2,828 97
Donations		365 00
Total Income		$28,579 82

Disbursements

Superannuation	$369 23
Retirement allowance	2,649 84
Ontario license fee	50 00
Safety box	10 00
City of London bonds (not extended), $12,164.70.	
City of Hamilton bonds (not extended), $12,291.14.	
City of Ottawa bonds (not extended), $2,777.63.	
Medical advisory	1,500 00
All other	13 60
Total Disbursements	$4,592 67

NOTE RE VALUATION

Important amendments to the Constitution and Laws of the Society were made and came into force on the 15th of February, 1928. These amendments were first submitted to L. K. File, F.I.A., the Society's actuary for his approval. Under date October 23rd, 1928, Mr. File wrote the Department as follows: "I therefore have pleasure in certifying that the changes in the Constitution of the Fund as provided in the amended by-law were such as to make the Fund, in my opinion, actuarially solvent."

A formal valuation will be made as of 31st December, 1928, and published in next year's Annual Report.

Schedule "B"

Bonds and Debentures owned by the Society

	Par value	Book value
Dominion of Canada, 1934, 5½%	$4,000 00	$4,130 40
Dominion of Canada, 1943, 5%	10,000 00	9,825 00
Dominion of Canada, 1934, 5½%	15,000 00	15,502 35
Dominion of Canada, 1934, 5½%	10,000 00	10,000 00
Dominion of Canada, 1944, 4½%	1,000 00	967 95
Dominion of Canada, 1944, 4½%	2,000 00	1,940 00
Dominion of Canada, 1932, 5½%	12,000 00	12,327 60
Dominion of Canada, 1934, 5½%	8,000 00	7,669 20
Dominion of Canada, 1934, 5½%	8,000 00	7,614 78
Dominion of Canada, 1934, 5½%	8,000 00	7,968 54
Dominion of Canada, 1934, 5½%	10,000 00	10,126 30
Dominion of Canada, 1934, 5½%	5,000 00	5,000 00
City of Ottawa, 1929, 6%	5,000 00	5,158 85
City of Ottawa, 1946, 5%	6,076 38	5,563 38
City of Ottawa, 1939, 4%	3,000 00	2,775 00
City of Ottawa, 1943, 4½%	1,946 67	1,948 00
City of Ottawa, 1932, 4½%	4,866 66	4,306 43
City of Hamilton, 1942, 5%	12,000 00	12,128 40
City of London, 1940, 5%	12,000 00	12,120 00
Toronto Harbour Commission, 1953, 4½%	23,000 00	24,581 25
Toronto Harbour Commission, 1953, 4½%	20,000 00	21,221 80
Total	$180,889 71	$182,875 23

OTTAWA POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, OTTAWA

Statement for the Year Ending 31st December, 1927

Incorporated C 120, R.S.O., 1926

OFFICERS

Principal Officer, Charles C. Coombs; Secretary, Joseph Gilhooly; Treasurer, Alexander M. Ross; Committee, Aubrey Macdonald, Thos. Knight.

Auditors.—Edward O'Neil, John Barlow.

Actuary.—W. P. Brenton.

Assets

First mortages	$15,500 00
C.N.R. bonds	123,000 00
Province of Alberta	30,000 00
Township of Gloucester debentures	1,218 09
Newfoundland bonds	5,000 00
Cash on hand	4,343 32
Total Assets	$179,061 41

Liabilities

Income

Monthly assessments	$11,527 45
Miscellaneous receipts	115 00
Interest on funds in bank	90 41
Interest on mortgages	1,284 76
Interest on bonds	6,652 43
Corporation annual grant	4,000 00
Total Income	$23,670 05

Disbursements

Paid General Expenses	$131 43
Paid William Vizard, pension	825 00
Paid Benjamin McCarthy, pension	600 00
Paid Peter Ellis, pension	550 00
Paid James Moore, pension	966 00
Paid William Davidson, pension	862 50
Paid death benefit of late Cons. Parades	1,300 00
Paid accrued interest on bond purchases	541 37
Total Disbursements	$5,776 30

Note re Valuation

Important amendments to the Constitution and Laws of the Society were passed and came into effect November 1st, 1927. It is anticipated that the increased contributions and other readjustments effected by these amendments will enable the Actuary to certify to a satisfactory and sound position as at the end of the current year. A new actuarial valuation will be made as of 31st December, 1928, and published in next year's Annual Report.

Schedule "B"

Bonds and Debentures owned by the Society

	Par value	Book value
*Township of Gloucester, 1939, 6%	$1,218 09	$1,218 09
Canadian National Railways, 1954, 5%	10,000 00	9,930 00
Canadian National Railways, 1954, 5%	20,000 00	20,367 00
Canadian National Railways, 1954, 5%	7,000 00	7,280 00
Province of Alberta, 1957, 4½%	10,000 00	9,757 00
Province of Alberta, 1956, 4½%	20,000 00	19,400 00
Government of Newfoundland, 1952, 5%	5,000 00	5,025 00
Canadian National Railways, 1957, 4½%	86,000 00	84,495 00
Total	$159,218 09	$157,472 09

SUPREME COUNCIL OF THE ROYAL ARCANUM

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton

Manager or Chief Executive Officer in Canada.—Lyman Lee, Hamilton.
Chief or General Agent in Ontario.—Lyman Lee, Hamilton.

Assets	$23,664,442
Ontario insurance in force (gross)	1,620,060
Canadian insurance in force (gross)	4,270,990
Total insurance in force (gross)	161,011,780

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$65,824
Premiums—Canada (net)	155,357
Premiums—Total (net)	6,600,548
Benefits paid—Ontario (net)	109,275
Benefits paid—Canada (net)	109,275
Total benefits paid (net)	4,852,306

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 779, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

THE DOMINION COUNCIL OF THE ROYAL TEMPLARS OF TEMPERANCE

HEAD OFFICE, HAMILTON, ONT.

Statement for the Year Ending 31st December, 1927

Incorporated February 9th, 1885

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*Part principal and interest payable each year on Nov. 1.

OFFICERS

Principal Officer, John Buchanan; Secretary or Manager, C. V. Emory; Medical Director, Dr. Wm. Crawford; Treasurer, Canadian Bank of Commerce; Solicitor, Lyman Lee.

Auditors.—A. C. Neff, F.C.A.; Oscar Main.

Actuary.—L. K. File.

GOVERNING EXECUTIVE AUTHORITY

(ar date of filing report)

John Buchanan, Dominion Councillor; C. Van Norman Emory, Dominion Secretary.

Assets

Ledger Assets	Mortuary Fund	Child Insurance Fund	General Expense Fund	Totals
Mortgages	$790,598 07	....	....	$790,598 07
Book value of bonds and debentures, not in default	120,510 44	....	....	120,510 44
Book value of bonds and debentures, in default	6,050 53	....	....	6,050 53
Real estate, book value	58,084 93	....	....	58,084 93
Cash in bank or at head office	47,155 14	$738 71	$1,220 95	49,114 80
Total Ledger Assets	$1,022,399 11	$738 71	$1,220 95	$1,024,358 77
Interest and rents due and accrued:				
From mortgages	$21,486 84	....	....	$21,486 84
From bonds and debentures	5,558 45	....	....	5,558 45
From other sources	....	....	3,317 32	3,317 32
Total Non-Ledger Assets	$27,045 29	....	$3,317 32	$30,362 61
Total Ledger and Non-Ledger Assets	$1,049,444 40	$738 71	$4,538 27	$1,054,721 38
Total Admitted Assets	$1,049,444 40	$738 71	$4,538 27	$1,054,721 38

Liabilities

Mortuary Fund:	
Death claims incurred and reported during year, but not paid	$10,500 00
Total Liabilities of all Funds, except Reserve	$10,500 00
Reserve	861,444 00
Liabilities, including Reserve	$871,944 00

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$78,518 77	
Interest and rents	61,581 32	
All other	1,022 42	
		$141,122 51
Other Benefit Fund:		
Child Insurance premiums	$88 50	
From Beneficiary Fund	850 21	
		938 71
General Expense Fund:		
Expense dues from members	$7,124 26	
Other sources	5,270 53	
From Mortuary Fund	20,000 00	
		32,394 79
Total Income		$174,456 01

Disbursements

Mortuary Fund:		
Death claims	$65,784 64	
Surrender values	5,155 01	
Other disbursements: General Fund	20,000 00	
Transferred to Child Insurance	850 21	
Insurance on Perry mortgage	130 50	
Child Insurance	200 00	
		$92,120 36
General Expense Fund:		
Head office expenses	$8,159 28	
Agency and organization expenses	18,140 83	
All other expenses	7,595 38	
		33,895 49
Total Disbursements		$126,015 85

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1926.	2,309	$2,484,750 00	101	$102,500 00	294	$326,000 00
New issued....	100	125,000 00	63	78,000 00	185	206,500 00
Old revived....	23	25,500 00	6	7,000 00	3	4,000 00
Old increased..	....	3,000 00	....	....	....	5,000 00
Totals....	2,432	$2,638,250 00	170	$187,500 00	482	$541,500 00
Less ceased by:						
Death.......	55	65,500 00	....	....	3	2,500 00
Surrender....	15	18,500 00	....	$1,000 00	....	....
Lapse.......	70	93,000 00	28	36,000 00	82	101,000 00
Decrease....	....	1,000 00	....	500 00	......	2,500 00
Total ceased.	140	$178,000 00	28	37,500 00	85	106,000 00
At end of 1927.	2,292	$2,460,250 00	142	$150,000 00	397	$435,500 00

Classification	Term Other Plans		Step Rate		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1926..	38	$54,500 00	99	$102,000 00	2,841	$3,069,750 00	2,374	$2,496,000 00
New issued.....	3	5,000 00	....	....	351	414,500 00	351	414,500 00
Old revived.....	1	1,000 00	1	500 00	34	38,000 00	31	36,000 00
Old increased...	....	....	....	....	.....	8,000 00	.....	8,000 00
Totals......	42	$60,500 00	100	$102,500 00	3,226	$3,530,250 00	2,756	$2,954,500 00
Less ceased by:								
Death........	....	....	....	....	58	$68,000 00	54	$60,000 00
Surrender.....	....	....	....	....	15	19,500 00	11	12,500 00
Lapse........	3	$3,000 00	9	$9,500 00	192	242,500 00	181	209,000 00
Decrease.....	....	1,000 00	....	....	.....	5,000 00	.....	5,000 00
Total ceased..	3	$4,000 00	9	$9,500 00	265	$335,000 00	246	$286,500 00
At end of 1927..	39	$56,500 00	91	$93,000 00	2,961	$3,195,250 00	2,510	$2,668,000 00

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve on outstanding insurance	$861,444 00
Accrued liabilities (death claims)	10,500 00
	$871,944 00

Assets

Mortgages	$790,598 00
Bonds and debentures	126,561 00
Real estate	58,085 00
Cash in banks	47,155 00
	$1,022,399 00

The ratio of assets to liabilities was 117 per cent.

The valuation basis was N.F.C. 4 per cent. (but assuming 10 per cent. of the monthly premiums may be required to cover deficiencies in the general fund and for excess mortality at the older ages), except for endowment at 65 policies, where it was Om 4 per cent.

The total amount of insurance valued was $3,195,250.00.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries of Great Britain,

Schedule "B"

Bonds and Debentures owned by the Society

	Par value	Book value
City of Cranbrook, 1929, 5%		$1,489 38
City of Enderby, 1929, 6%		5,081 90
Town of Bow Island, 1943, 6%		4,106 30
Town of Bow Island, 1943, 6%		821 24
Town of Castor, 1933, 5½%		1,934 21
Town of Innisfail, 1931, 5%		2,710 27
Town of Olds, 1940, 6%		2,067 13
Town of Redcliffe, 1933, 5%		2,223 03
Town of St. Albert, 1933, 7%		2,215 44
Town of Deloraine, 1929, 5%		890 15
Town of Selkirk, 1929, 5%		800 00
Town of Virden, 1942, 6%		5,067 23
Town of Cochrane, 1930, 6%		5,836 10
Town of Englehart, 1939, 6%		2,881 46
Town of New Liskeard, 1939, 5%		4,294 01
Town of Steelton, 1932, 4½%		12,093 16
Town of Alsask, 1928, 7%		428 44
Town of Arcola, 1939, 6%		4,310 85
Town of Estevan, 1940, 5%		6,019 72
Town of Radisson, 1937, 7%		5,298 34
Town of Wadena, 1928, 7%		1,369 75
Town of Wainwright, 1931, 5½%		2,185 84
Village of Youngstown, 1929, 6%		457 16
Village of Buchanan, 1928, 7%		332 59
Village of Ceylon, 1928, 7%		387 22
Village of Central Butte, 1935, 7%		530 94
Village of Esterhazy, 1929, 7%		391 21
Village of Dinsmore, 1930, 7%		277 50
Village of Glidden, 1935, 7%		1,858 27
Village of Kinley, 1928, 5½%		229 47
Village of Loreburn, 1929, 8%		416 26
Village of Montmartre, 1928, 6%		98 83
Village of Pelly, 1930, 7%		299 31
Village of Prelate, 1930, 8%		533 17
Village of Richlea, 1935, 7%		1,327 32
Village of Salvador, 1930, 7%		598 67
Village of Semans, 1930, 7%		718 35
Village of Stoughton, 1928, 6%		297 13
Village of Vanguard, 1929, 8%		666 67
Cliffdale School District, 1935, 6½%		1,042 61
Foremost Consolidated School District, 1930, 6½%		1,186 56
Lola May School District, 1935, 6½%		521 33
Old Chief School District, 1935, 6½%		1,303 25
East Prospect School District, 1935, 6%		531 12
Downey Lake School District, 1931, 8%		1,727 60
North Bench School District, 1940, 6¼%		2,495 11
Town of Suffield, 1930, 6½%		1,362 25
Dayton Rural Telephone, 1936, 8%		7,817 16
Ibstone Rural Telephone, 1936, 8%		3,392 35
Lewiswyn Rural Telephone, 1936, 8%		3,318 62
Mervin Rural Telephone, 1936, 8%		5,162 28
Naseby Rural Telephone, 1936, 8%		2,033 32
City of Edmonton, 1956, 5½%		5,072 50
		$120,510 44

Schedule "C"

Bonds and Debentures owned by the Society (in default)

	Par value	Book value
Corners School District, 1935, 6½%		$931 16
Antelope Valley School District, 1930, 6%		2,514 75
Coulee Hill School District, 1940, 6¼%		2,604 62
		$6,050 53

SONS OF ENGLAND BENEFIT SOCIETY

TORONTO, ONT.

Statement for the Year Ending 31st December, 1927

Incorporated February 19th, 1875

OFFICERS

President, A. J. Taylor; Vice-President, C. Patching; Secretary, David J. Proctor, J.P.; Treasurer, Edward C. Green; Past President, Geo. Davenport; Councillor, Rev. Canon Baynes-Reed.

Auditor.—Sharpe, Milne & Co., C.A.

Consulting Actuary.—Sidney A. Pipe, A.I.A., F.A.S.

GOVERNING EXECUTIVE AUTHORITY
(at date of filing report)

Supreme Council, consisting of the above-stated officers.

Assets

Ledger Assets	Mortuary Fund	Guarantee Fund	Funeral Funds	Supreme Lodge Expense Fund	General Expense Fund	Totals
Mortgages	$5,500 00	....	....	....	$7,714 54	$13,214 54
Book value of bonds and debentures, not in default Schedule B	169,935 10	10,464 00	23,947 80	....	12,018 40	216,365 30
Real estate, book value	....	....	....	....	40,831 86	40,831 86
Cash in bank or at head office	40,030 30	$2,721 23	$4,527 40	$18,554 94	29,693 85	95,527 76
Total Ledger Assets	$215,465 44	$13,185 23	$28,475 20	$18,554 94	$90,258 65	$365,939 46
Interest and rents due and accrued:						
From mortgages	$607 05	....	....	....	$831 36	$1,438 41
From bonds and debentures	2,173 48	$74 63	$360 60	....	300 00	2,908 71
From other sources	....	....	....	....	7,042 84	7,042 84
Total Non-ledger Assets	$2,780 53	$74 63	$360 60	....	$8,174 20	$11,389 96
Total Ledger and Non-ledger Assets	$218,245 97	$13,259 86	$28,835 80	$18,554 94	$98,432 85	$377,329 42
Total Admitted Assets as exhibited in Society's balance sheet	....	....	....	....	....	....

Liabilities

Mortuary Fund:	
Death claims incurred during year, but not reported until after 31st December.	$3,57000
General Expense Fund:	
Accounts payable (merchandise)	$690 65
Total Liabilities (all funds), except Reserve	$4,260 65
Mortuary reserve	178,717 00
Total Liabilities, including Reserve	$182,977 65

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$57,282 15	
Interest and rents	10,376 41	
Profit on sale of securities	104 06	
		$67,762 62
Guarantee Fund:		
Premiums	$418 92	
Interest and rents	758 77	
		1,177 69
Funeral Fund:		
Premiums	$29,405 77	
Interest and rents	1,672 80	
Profit on sale of securities	91 58	
		31,170 15
Supreme Lodge Expense Fund:		
Assessments	$7,086 94	
Bank interest	604 11	
Refund	6 25	
		7,697 30
General Expense Fund:		
Expense dues from members	$15,288 58	
Other sources: Rents, sale m'dse, interest, advertisements, etc.	21,586 51	
		36,875 09
Total Income		$144,682 85

Disbursements

Mortuary Fund:		
Death claims	$40,110 00	
Surrender values	518 85	
Accident insurance, $50.00; refund premiums, $11.35; balance payment *re* Smith's Falls bonds, $75.62; purchase Toronto bonds interest, $91.75; sub. secretary's commission, $2,210.55; sub. secretary's post, $204.24; sub. secretary's new business fees, $413.59; head office postage, $48.63; medical examiner's fees, $200.00; printing, $43.68; share head office expense, $3,944.10; valuation fee, $250.00; bank charges, 25c.; legal expenses, $147.00; auditor's fees, $300.00	7,990 76	
All other	51 58	
		$48,671 19

Guarantee Fund:		
Legal expenses	$60 00	
Guarantee claims	1,047 36	
Office expenses	262 94	
		1,370 30
Funeral Fund:		
Funeral claims	$33,052 50	
Other disbursements: Office expenses and bank charges	3,189 94	
		36,242 44
Supreme Lodge Expense Fund:		
Expenses *re* convention	$7,211 86	
Office expenses and bank charges	542 11	
		7,753 97
General Expense Fund:		
Head office expenses	$17,395 52	
Agency and organization expenses	5,113 80	
All other expenses	12,639 85	
		35,149 17
Total Disbursements		$129,187 07

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1926	1,206	$1,013,185 00	256	247,105 50	1,462	$1,260,290 50	1,113	$941,735 50
New issued	2	1,500 00	34	36,750 00	36	38,250 00	24	25,250 00
Transferred to	.....	....	1	1,050 00	1	1,050 00	.....	....
Totals	1,208	$1,014,685 00	291	$284,905 50	1,499	$1,299,590 50	1,137	$966,985 50
Less ceased by:								
Death	52	$39,585 00	1	$525 00	53	$40,110 00	44	$32,340 00
Surrender	7	6,300 00	4	3,925 00	11	10,225 00	10	9,175 00
Lapse	8	5,990 00	3	3,500 00	11	9,490 00	6	6,365 00
Transferred from	1	1,050 00	.....	....	1	1,050 00	.....	....
Total ceased	68	$52,925 00	8	$7,950 00	76	$60,875 00	60	$47,880 00
At end of 1927	1,140	$961,760 00	283	$276,955 50	1,423	$1,238,715 50	1,077	$919,105 50

Exhibits of Sickness, Funeral and Other Contracts

		Sickness and Funeral
Number of contracts 31st December, 1926		22,691
New contracts issued in 1927		1,326
Totals		24,017
Terminated during 1927 by:		
Death	280	
Lapse	1,684	
Total terminated		1,964
In force 31st December, 1927		22,053

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve	$178,717 00
Accrued liabilities	3,570 00
	$182,287 00

Assets

Life insurance fund	$199,692 36
	$199,692 36

The ratio of assets to liabilities was 109.5 per cent.

The valuation basis was Am (5) 4 per cent.

The amount of insurance valued was $1,237,630.00.

The valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society and Institute of America.

Schedule "B"

Bonds and Debentures owned by Society

Mortuary Fund:	Par value	Book value
Dominion of Canada, 1931, 5%	$10,000 00	$9,966 00
Dominion of Canada, 1937, 5%	5,000 00	4,925 20
Dominion of Canada, 1934, 5½%	65,000 00	65,526 50
Dominion of Canada, 1932, 5½%	20,000 00	19,964 00
Canadian National Railway, 1954, 5%	10,000 00	9,929 00
Grand Trunk Railway, 1936, 6%	10,000 00	10,255 00
City of Regina, 1949, 5½%	5,000 00	5,177 50
City of North Bay, 1941, 5½%	5,000 00	4,985 00
Town of Weston, 1941, 5%	2,000 00	1,949 00
Town of Smith's Falls, 1943, 5%	3,000 00	3,000 00
City of Windsor, 1940, 5%	1,000 00	1,000 00
City of Port Arthur, 1934, 5%	5,000 00	4,993 50
City of Moose Jaw, 1941, 5%	4,000 00	4,025 60
Montreal Protestant School, 1944, 5%	5,000 00	5,032 00
City of Toronto, 1938, 5%	4,000 00	3,922 80
Total	$154,000 00	$154,651 10
Management Fund:		
City of Edmonton, 1945, 5½%	$10,000 00	$10,144 00
City of Victoria, 1937, 6%	5,000 00	5,140 00
Total	$15,000 00	$15,284 00
Guarantee Fund:		
Dominion of Canada, 1934, 5½%	$5,000 00	$5,040 50
Canadian Northern Railway, 1940, 7%	5,000 00	5,423 50
Total	$10,000 00	$10,464 00
Funeral Fund:		
City of Toronto, 1938, 5%	$9,000 00	$8,826 30
Dominion of Canada, 1934, 5½%	15,000 00	15,121 50
Total	$24,000 00	$23,947 80
General Fund:		
Dominion of Canada, 1933, 5½%	$100 00	$100 00
Dominion of Canada, 1937, 5½%	150 00	150 00
City of Toronto, 1938, 5%	12,000 00	11,768 40
Total	$12,250 00	$12,018 40
Grand Total	$215,250 00	$216,365 30

SONS OF SCOTLAND BENEVOLENT ASSOCIATION

ROOM 96, 60 VICTORIA ST., TORONTO

Statement for the Year Ending 31st December, 1927

Organized 27th June, 1876. Incorporated 8th April, 1880; amended, 1914

OFFICERS

Principal Officer, Dr. John Ferguson; Secretary or Manager, Frank Stewart Mearns; Treasurer, Alexander Fraser; Past Grand Chief, Col. D. M. Robertson; Grand Chieftain, Rev. D. W. Christie; Grand Medical Examiner, Dr. Cameron A. Warren.

Auditors.—W. A. Murray and Robert McAllister.

Actuary.—W. R. Hitchins.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Dr. John Ferguson, Chairman; John Tytler, Col. D. M. Robertson, Frank Stewart Mearns, Alexander Fraser, A. C. Gordon, J. P. MacGregor, Alexander Cowan, W. M. McClemont, Rev. D. W. Christie, Adam Brand.

Assets

Ledger Assets	Mortuary Fund	Sickness Fund	General Expense Fund	Totals
Book value of bonds and debentures, not in default	$1,126,303 66	$13,253 23	....	$1,139,556 89
Cash in bank or at head office	21,030 30	7,177 83	$5,200 34	33,408 47
Other ledger assets	5,000 00	....	....	5,000 00
Total Ledger Assets	$1,152,333 96	$20,431 06	$5,200 34	$1,177,965 36
Interest and rents due and accrued:				
From bonds and debentures	$20,293 20	$268 86	....	$20,562 06
From policy loans and liens	3,362 29	....	....	3,362 29
From other sources	36 90	15 25	$1 17	53 32
From premiums, dues, etc	11,140 99	240 78	1,560 76	12,942 53
From premium loans on certificates	7,813 57	....	....	7,813 57
Total Non-ledger Assets	$42,646 95	$524 89	$1,561 93	$44,733 77
Total Ledger and Non-ledger Assets	$1,194,980 91	$20,955 95	$6,762 27	$1,222,699 13
Total Admitted Assets	$1,194,980 91	$20,955 95	$6,762 27	$1,222,699 13

Liabilities

Mortuary Fund:

Death claims incurred and reported during year, but not paid	$9,590 00
Mortuary Reserve	$943,024 00
Sickness Reserve	$23,071 00
Total Liabilities (including Reserve)	$975,685 00

Income

Mortuary Fund:

Premiums (with extra dues, etc.)	$92,163 24	
Interest and rents	53,999 44	
		$146,162 68
Less amount transferred to General Fund		27,142 62
Total		$119,020 06

Sickness Fund:

Premiums	$3,094 86	
Interest	811 26	
	$3,906 12	
Less amount transferred to General Fund	400 21	
		$3,505 91

General Expense Fund:

Expense dues from members	8,213 05
Other sources: Sale of supplies, certificates, etc., $2,012.65; interest, $25.13; transferred from Mortuary Benefit Fund, $27,542.83; organization, $150.00	29,730 61
Total Income	$160,469 63

Disbursements

Mortuary Fund:

Death claims	$61,927 12	
Other disbursements: Refunds	515 43	
		$62,442 55

Sickness Fund:

Sickness claims	2,591 44

General Expense Fund:

Head office expenses	$11,613 48	
Agency and organization expenses	17,272 94	
All other expenses	6,472 89	
		35,359 31
Total Disbursements		$100,393 30

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances 65 and 70		Other Plans 20 and 25 Year Endowments	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1926	5,080	$3,149,535 00	1,095	$646,750 00	103	$55,750 00	.....	....
New issued	646	317,973 00	346	191,250 00	104	53,500 00	46	$25,750 00
Old revived	17	9,500 00	4	2,250 00	1	250 00	.....	....
Old increased	12	16,250 00	2	1,000 00	.....	....	.....	....
Transferred to	3	1,750 00	.....	....	.....	....	.....	....
Totals	5,758	$3,495,008 00	1,447	$841,250 00	208	$109,500 00	46	$25,750 00
Less ceased by								
Death	73	$55,250 00	3	$1,250 00	.....	....	.....	....
Surrender	12	10,250 00	.....	....	.....	....	.....	....
Lapse	588	275,750 00	256	155,250 00	62	28,250 00	.....	....
Decrease	12	6,000 00	2	2,000 00	.....	....	.....	....
Transferred from	.....	....	3	1,750 00	.....	....	.....	....
Total ceased	685	$347,250 00	264	$160,250 00	62	$28,250 00	.....	....
At end of 1927	5,073	$3,147,758 00	1,183	$681,000 00	146	$81,250 00	46	$25,750 00

Classification	Bonus Additions	Totals		Totals for the Province only	
		No.	Amount	No.	Amount
At end of 1926	$53,550 00	6,278	$3,905,585 00	4,667	$2,987,505 00
New issued	57,825 00	1,142	646,298 00	479	274,413 00
Old revived	250 00	22	12,250 00	15	8,690 00
Old increased	....	14	17,250 00	4	9,500 00
Transferred to	....	3	1,750 00	.....	....
Totals	$111,625 00	7,459	$4,583,133 00	5,165	$3,280,108 00
Less ceased by:—					
Death	$2,105 00	76	$58,605 00	69	$53,190 00
Surrender	410 00	12	10,660 00	12	10,660 00
Lapse	3,500 00	906	462,750 00	566	260,670 00
Decrease	....	14	8,000 00	4	3,500 00
Transferred from	....	3	1,750 00	2	1,000 00
Total ceased	$6,015 00	1,011	$541,765 00	653	$329,020 00
At end of 1927	$105,610 00	6,448	$4,041,368 00	4,512	$2,951,088 00

Exhibits of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1926		420
New contracts issued		85
Totals		505
Terminated during 1927 by:		
Death	2	
Lapse	50	
Total terminated		52
In force 31st December, 1927		453

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve, policies and bonus	$943,024 00
Accrued liabilities (death claims)	9,590 00
	$952,614 00

Assets

Ledger assets and accrued interest	$1,172,664 00

The ratio of assets to liabilities was 123.09 per cent. The valuation basis was OM 4 per cent. The amount of insurance valued was $4,041,368.00.

SICKNESS DEPARTMENT

Liabilities

Net reserve	$23,071 00

Assets

Amount (Funds applicable to sickness benefit)	$20,956 00

The valuation for sickness contracts was the Manchester Unity Table (modified), combined with N.F.C. mortality, with interest at 3½ per cent., and ceasing at age 70.

The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

Schedule "B"

Bonds and Debentures owned by the Society (not in default)

Mortuary Fund	Par value	Amortized Book value
Town of Midland, 1935, 4½%		$2,051 36
Town of Perth, 1934, 4½%		7,304 23
Town of Renfrew, 1935, 4%		1,923 00
Town of Renfrew, 1935, 4%		3,077 43
Town of Port Arthur, 1936, 5%		6,164 27
Town of Hanover, 1928, 5%		664 83
Ontario West Shore Railway, 1938, 5%		17,568 31
Town of Thorold, 1939, 5%		8,897 55
City of Kingston, 1929, 4%		4,628 77
Town of Cornwall, 1929, 4½%		689 58
Town of North Toronto, 1930, 4½%		1,081 66
Town of Durham, 1930, 5%		3,264 63
Town of Sarnia, 1929, 5%		1,499 34
Town of North Bay, 1931, 5%		4,565 19
Town of New Liskeard, 1931, 5%		3,793 04
Town of Haileybury, 1939, 5%		5,476 08
Town of Haileybury, 1937, 5%		10,560 52
Town of Renfrew, 1931, 4½%		723 44
Town of Kitchener, 1941, 4½%		8,747 81
Town of St. Mary's, 1931, 5%		6,044 20
Town of Tillsonburg, 1931, 5%		2,553 64
City of Niagara Falls, 1932, 5%		9,438 80
County of Ontario, 1932, 5%		6,948 16
Village of Grand Valley, 1932, 4½%		1,433 81
Town of Hanover, 1942, 6%		4,939 05
Village of Brighton, 1943, 6%		15,072 87
Township of Nepean, 1930, 5%		2,227 89
Town of Wingham, 1943, 5%		3,212 08
Town of Whitby, 1939, 5%		9,086 70
Township of Dover, 1929, 6%		1,563 00
Township of Dover, 1934, 6%		5,663 74
Town of Chesley, 1943, 6%		4,369 83
Village of Maxville, 1945, 6%		8,410 94
City of Sault Ste. Marie, 1945, 5½%		9,776 53
Town of Smith's Falls, 1945, 5½%		26,514 84
City of St. Catharines, 1945, 5%		11,823 20
City of Hamilton, 1932-33, 5½%		35,318 51
Province of Ontario, 1935, 6%		28,895 10
Province of Ontario, 1941, 6%		24,948 75
Province of Ontario, 1936, 6%		19,932 60
Dom. of Canada, Refunding Loan, 1943, 5%		24,618 47
Dominion of Canada Renewal Loan, 1932, 5½%		15,022 63
Province of Ontario, 1948, 5%		40,167 35
C.N.R. bonds (Guaranteed by Dominion Government), 1954, 5%		35,368 99
C.N.R. bonds (Guaranteed by Dominion Government), 1954, 5%		101,695 62
C.N.R. bonds (Guaranteed by Dominion Government), 1954, 4½%		47,461 15
Dominion of Canada, 1940, 4½%		97,512 00
Province of Ontario, 1948, 5%		30,249 54
C.N.R. bonds (Guaranteed by Dominion Government), 1954, 5%		253,849 09
C.N.R. bonds (Guaranteed by Dominion Government), 1954, 5%		30,359 52
C.N.R. bonds (Guaranteed by Dominion Government), 1954, 5%		35,680 10
C.N.R. bonds (Guaranteed by Dominion Government), 1954, 5%		41,545 43
Town of Weston, 1936-40, 5%		16,111 06
Township of York, 1948, 5%		25,807 53
Totals		$1,126,303 66

Sick Benefit Fund		
C.N.R. bonds (Guaranteed by Dominion Government), 1954, 5%		$13,253 23

L'UNION ST. JOSEPH DU CANADA

HEAD OFFICE, OTTAWA, ONT.

Statement for the Year Ending 31st December, 1927

Organized March, 1863. Incorporated June, 1864, Canada, 27 Victoria, chapter 155. Amendments to incorporation: 1879, Ontario, 42 Victoria, chapter 91; 1905, Canada, 4-5 Edward VII, chapter 170.

OFFICERS

Principal Officer, J. S. Tetreault; Secretary-Treasurer, Charles Leclerc; Chief Medical Examiner, Dr. J. M. Laframboise; Legal Adviser, Alex. Guibault, K.C.
Auditors.—Valmore Baudreault and J. Henri Legault.
Actuary.—J. B. Mahon.

GOVERNING EXECUTIVE AUTHORITY
(*at date of filing report*)

Notary, J. S. Tetreault, A. E. Brunet, Dr. J. M. Laframboise, Dr. R. H. Parent, Louis Gignac, Dr. Geo. O. Racine, Alex. Guibault, O. Duquette, Joseph Trepanier.

Assets

Ledger Assets	Mortuary Fund	Sickness Fund	Other Funds	Juvenile	General Expense Fund	Totals
Mortgages.........	3,083,651 00	125,500 00	12,792 00	3,976 00	12,287 00	$31,000 00
Book value of bonds and debentures not in default....						2,913,753 00
Loans and liens on policies..........						5,163 00
Real estate, book value...........						125,600 00
Cash in bank or at head office.......						154,746 00
Other ledger assets..						7,944 00
Total Ledger Assets.	$3,083,651 00	$125,500 00	$12,792 00	$3,976 00	$12,287 00	$3,238,206 00
Interest and rents due and accrued:	258,025 00	6,919 00	Nil	239 00	Nil	
Rents.............						$566 00
From mortgages....						546 00
From bonds and debentures.........						83,412 00
From policy loans and liens						147 00
From premiums, dues, etc........						29,230 00
From loans and liens on policies.......						149,782 00
Stationery and fixtures...........						1,500 00
Total Non-ledger Assets...........	$258,025 00	$6,919 00	....	$239 00	....	$265,183 00
Total Ledger and Non-ledger Assets	$3,341,676 00	$132,419 00	$12,792 00	$4,215 00	$12,287 00	$3,503,389 00
Deduct assets not admitted........	$4,130 00	....	....	....	....	$4,130 00
Total Admitted Assets.............	$3,337,546 00	$132,419 00	$12,792 00	$4,215 00	$12,287 00	$3,499,259 00

Liabilities

Mortuary Fund:	
Death claims incurred and reported during year, but not paid............	$15,250 00
Present value of unpaid death claims payable by instalments.............	11,530 14
Members' wife death benefits..	150 00
Other Benefit Funds..	77 56
Total Liabilities (all funds), except Reserve........................	$27,007 70
Mortuary Reserve...	$2,953,065 00
Sickness Reserve...	489,848 00
Juvenile Reserve...	3,103 00
	$3,446,016 00
Total Liabilities, including Reserve................................	$3,473,023 70

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$255,845 78	
Interest and rents	192,575 00	
		$448,420 78
Sickness Fund:		
Premiums	$87,487 51	
Interest and rents	10,168 26	
		97,655 77
Other Funds:		
Premiums	$30,283 93	
Interest and rents	685 04	
		30,968 97
Juvenile Fund:		
Premiums	$1,442 97	
Interest and rents	199 53	
		1,642 50
General Expense Fund:		
Expense dues from members	$64,318 97	
Other sources: Transfer fees, $358.65; interest, $909.71; other, $35.08	1,303 44	
		65,622 41
Total Income		$644,310 43

Disbursements

Mortuary Fund:		
Death claims	$134,884 98	
Disability claims	1,725 00	
Sick benefits of bon conjoint	903 60	
Other disbursements: Old Age	7,261 93	
Members' wife death benefits	2,795 00	
		$147,570 51
Sickness Fund:		
Sickness claims		81,117 87
Other Fund:		
Commissions, $8,506.12; salaries, $9,442.61; travelling expenses, $6,629.05; Oeuvie Centen Collegial, $275.34; other disbursements, miscellaneous, $3,456.18		28,309 30
Juvenile Fund:		
Death claims		108 00
General Expense Fund:		
Head office expenses		30,560 94
All other expenses		35,939 32
Total Disbursements		$323,605 94

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1926	7,917	$6,663,870 00	1,218	$1,157,000 00	10,335	$7,751,200 00
New issued	698	592,200 00	419	386,500 00	398	380,600 00
Transferred to	11	11,900 00	15	13,500 00	1	500 00
Totals	8,626	$7,267,970 00	1,652	$1,557,000 00	10,734	$8,132,300 00
Less ceased by:						
Death	102	$88,060 00	6	$5,000 00	63	$45,100 00
Lapse	642	536,000 00	190	173,500 00	680	551,600 00
Transferred from	22	18,800 00	1	2,000 00	8	7,800 00
Total ceased	766	$642,860 00	197	$180,500 00	751	$604,500 00
At end of 1927	7,860	$6,625,110 00	1,455	$1,376,500 00	9,983	$7,527,800 00

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1926	1,141	$1,278,000 00	20,611	$16,850,070 00	4,325	$3,736,400 00
New issued	466	473,500 00	1,981	1,832,800 00	345	305,100 00
Transferred to	11	10,500 00	38	36,400 00	22	16,300 00
Totals	1,618	$1,762,000 00	22,630	$18,719,270 00	4,692	$4,057,800 00
Less ceased by:						
Death	14	$15,250 00	185	$153,410 00	43	35,600 00
Lapse	239	235,500 00	1,751	1,496,600 00	301	254,500 00
Decrease	.....	....	.....	....	.....	1,300 00
Transferred from	7	10,000 00	38	38,600 00	.....	....
Total ceased	260	$260,750 00	1,974	$1,688,610 00	344	$291,400 00
At end of 1927	1,358	$1,501,250 00	20,656	$17,030,660 00	4,348	$3,766,400 00

Exhibits of Sickness, Funeral and Other Contracts

	For Entire Society	
	Sickness	Juvenile
Number of contracts 31st December, 1926	15,230	844
New contracts issued in 1927	1,488	753
Totals	16,718	1,597
Terminated during 1927 by:		
Death	107	4
Lapse	1,428	298
Total terminated	1,535	302
In force 31st December, 1927	15,183	1,295

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Present value of promised benefits	$6,831,918 00
Claims payable by instalments	11,530 14
Computed value of disability claims	1,886 00
Other liabilities	15,585 47
	$6,860,919 61

Assets

Present value of future contributions	$3,878,853 00
Assets applicable to benefits	3,187,950 03
Sickness already paid upon certificates in force	149,781 97
	$7,216,585 00

The ratio of assets to liabilities was 105.2 per cent.
The rate of interest earned in 1926 was 5.23 per cent.
The amount of insurance valued was $17,030,660.00.
The valuation basis was N.F.C. 4 per cent.

SICKNESS DEPARTMENT

Liabilities*

Present value of benefits	$1,766,923 00

Assets

Present value of contributions	$1,277,075 00
Funds applicable to benefits	132,418 80
	$1,409,493 80

Degree of solvency, 79.7 per cent.

JUVENILE FUND

Liabilities

Reserve	$3,103 00
Other liabilities	55 00
	$3,158 00

Assets

Funds applicable to benefits	$4,215 52

The valuation was made by J. B. Mabon, Fellow of the Institute of Actuaries of Great Britain, and Fellow of the Actuarial Society of America.

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*The Society is reconsidering its sickness benefits.

Schedule "B"

Bonds and Debentures owned by the Society

	Par value	Book value
Cameron (annuités), 1933, 5%	$1,982 89	$1,982 89
Lachine, 1940, 4%	5,000 00	5,000 00
Grand Mère, 1931, 5%	8,000 00	8,218 96
Montreal Ouest, 1941, 4%	10,000 00	9,777 24
Canton Marchand, 1936, 5%	4,000 00	4,146 83
St. Joseph Bce (semi-ann.), 1929, 5%	9,478 83	10,064 98
Hull, (semi-ann.) 1929, 5%	1,137 83	1,137 83
L'Assomption, 1958, 5%	3,843 79	4,078 46
La Tuque Falls, 1941, 5%	8,000 00	8,078 32
Baie Shawinigan, 1930-1940, 6%	3,300 00	3,300 00
Medicine Hat, 1934, 5%	8,300 00	25,729 36
Medicine Hat, 1944, 5%	£ 600	
Medicine Hat, 1954, 5%	17,733 32	
Medicine Hat, 1934, 5%	25,000 00	24,417 32
Medicine Hat, 1942, 5%	1,000 00	
Weyburn, 1934, 5½%	27,000 00	26,211 59
Medicine Hat, 1952, 5%	1,000 00	849 17
Medicine Hat, 1934, 5%	£7,700	35,095 47
Watrous (annuités), 1928-1956, 5½%	87,000 00	80,241 23
Wetaskiwin (annuités), 1928-1960, 5%	24,071 70	20,757 09
Wetaskiwin (annuités), 1928-1959, 5%	865 67	750 52
Carmangay (annuités), 1928-1966, 6%	6,824 93	6,824 93
Port Coquitlam (annuités), 1943, 5%	10,000 00	8,774 47
Big Valley (annuités), 1931, 6%	4,706 33	4,679 62
Irvin (annuités), 1928-1933, 6%	1,286 14	1,276 21
Weyburn, 1943, 5½%	2,000 00	1,852 45
Weyburn, 1934, 5½%	5,000 00	4,802 18
Drumheller (annuités), 1928-1940, 7%	2,366 79	2,470 59
North Battleford, 1943, 5½%	£4,600	21,027 44
Gravelbourg (annuités), 1937, 7%	10,796 13	11,259 45
Medicine Hat, 1954, 5%	604 15	506 90
North Battleford, 1953, 5½%	£ 200	879 69
Wetaskiwin, 1942, 7%	9,456 62	10,017 83
Wetaskiwin, 1929-1933, 5½%	7,146 70	6,960 12
St. Boniface, Man., 1941-1942, 5%	3,486 66	3,184 63
St. Boniface, Man., 1943, 5%	2,000 00	1,815 24
Vegreville, 1949-1952, 6%	13,324 37	13,491 06
North Battleford, 1943, 5½%	£100	466 75
Kamsack, 1932, 6%	2,000 00	2,008 44
Medicine Hat, 1954, 5%	£600	62,905 38
Medicine Hat, 1934, 5%	15,000 00	
Medicine Hat, 1944, 5%	45.000 00	
Medicine Hat, 1944, 5%	£1,200	
North Battleford, 1943, 5½%	£1,000	4,740 86
Watrous (annuités), 1928-1956, 5½%	944 49	918 85
Gravelbourg, 1928-1932, 7%	1,751 31	1,811 57
Medicine Hat, 1950, 5%	50,500 00	45,733 71
Medicine Hat, 1934, 5%	39,000 00	84,484 72
Medicine Hat, 1935, 5%	500 00	
Medicine Hat, 1942, 5%	30,000 00	
Medicine Hat, 1952, 5%	6,000 00	
Medicine Hat, 1953, 5%	15,000 00	
Medicine Hat, 1944, 5%	48,980 00	67,121 25
Medicine Hat, 1944, 5%	£3,600	
Medicine Hat, 1934, 5%	£400	
Medicine Hat, 1933, 5%	1,000 00	
Medicine Hat, 1954, 5%	£700	
St. Boniface, 1931, 5%	£200	947 72
Medicine Hat, 1954, 5%	£200	10,034 70
Medicine Hat, 1933, 5%	3,000 00	
Medicine Hat, 1944, 5%	£1,400	
Red Deer (annuités), 1928-1941, 5%	2,232 39	2,129 21
Wetaskiwin (annuités), 1928-1944, 6%	3,560 07	3,611 55
Wetaskiwin (annuités), 1928-1929, 6%	205 12	206 02
Wetaskiwin (annuités), 1928-1934, 6%	9,582 52	9,672 40
High River (annuités), 1935-1937, 6½%	5,128 98	5,396 33
St. Boniface, 1949, 6%	4,000 00	7,915 08
St. Boniface, 1939, 6%	3,715 27	
North Battleford, 1938, 5%	968 17	910 16
Fort Garry, 1944, 6%	1,000 00	2,058 10
Fort Garry, 1950, 6%	1,000 00	
Weyburn, 1944, 5½%	3,000 00	2,920 74
Ile Cadieux, 1947, 5½%	5,000 00	4,852 56
Kamsack, 1933-1940, 6%	9,500 00	9,691 90
North Battleford, 1933-1937, 5%	1,419 48	1,350 32
Wadena, Sask. (annuités), 1928-1942. 7%	859 78	932 00
Inverness, N.E., 1937, 4½%	1,000 00	905 98
North Battleford, 1942, 5¼%	5,000 00	4,750 98
Kamsack, 1928-1933, 6%	4,179 96	4,179 96
Estevan, 1928-1943. 5%	28,697 58	27,091 46
Drumheller (annuités), 1928-1943, 7%	14,583 31	48,526 57
Estevan, (annuités), 1928-1939, 5%	5,765 60	5,529 26
Estevan (annuités), 1928-1946, 6%	7,688 37	7,688 37
North Battleford, 1938-1953, 5½%	7,943 23	7,814 04
Estevan, 1938-1943, 5%	20,460 19	19,294 65
Rainy River, 1940, 5%	11,000 00	10,354 14
Estevan, 1931-1936, 6%	8,000 00	8,140 35
Kerrobert, 1953, 6%	4,075 48	4,267 56
Camrose, 1934-1937, 5%	4,662 94	4,461 29
Kamsack, 1942-1943, 6%	21,149 23	21,855 32

Schedule "B"—*Continued*

Bonds and Debentures owned by the Society

	Par value	Book value
Wetaskiwin, 1938-1940, 5½%	$2,500 00	$2,467 58
Drumheller (annuités), 1928-1943, 7%	13,375 00	14,627 52
Medicine Hat, 1942, 5%	6,000 00	5,609 01
High River, 1936-1938, 6½%	3,024 66	3,222 12
Kindersley, 1949-1952, 6%	8,642 95	9,034 81
North Battleford, 1943-1953, 5½%	13,626 65	13,400 28
North Battleford, 1938-1943, 5%	11,411 59	10,722 07
North Battleford, 1942, 5¼%	2,000 00	1,919 77
Wetaskiwin (annuités), 1928-1959, 5%	8,656 66	8,024 91
Weyburn, 1949, 5%	5,000 00	4,596 59
Fort Garry, 1944-1950, 6%	2,500 00	2,600 61
St. Boniface, 1943-1944, 5%	5,000 00	4,662 02
Weyburn, 1944, 5½%	2,000 00	1,968 05
Medicine Hat, 1934, 5%	£100	468 52
Vegreville, 1943-1946, 6%	10,175 94	10,562 62
Watrous (annuités), 1928-1956, 5½%	4,251 44	4,182 21
Fort Garry, 1943, 5%	2,000 00	1,865 44
Weyburn, 1950, 5%	3,000 00	2,753 39
Kerrobert, 1935-1937, 6%	3,032 12	3,116 38
Watrous (annuités), 1928-1956, 5½%	28,234 87	27,923 31
Melfort, 1942, 6%	20,000 00	20,797 70
Weyburn, 1943, 5½%	2,000 00	1,979 04
North Battleford, 1944-1953, 5½%	4,893 33	4,829 58
Yorkton, 1940, 5%	501 53	474 21
Fort Garry, 1950, 6%	6,000 00	6,308 25
Medicine Hat, 1944-1954, 5%	3,406 65	3,170 44
North Battleford, 1942, 5¼%	1,000 00	964 77
Kamsack, 1938-1943, 6%	7,048 00	7,329 10
Estevan, 1941-1943, 5%	5,011 61	4,710 44
North Battleford, 1952, 5%	3,000 00	2,761 60
Weyburn, 1942, 5%	2,000 00	1,880 36
Weyburn, 1942, 5%	8,000 00	7,506 33
Ottawa Scolaire, 1928-1935, 4½%	50,000 00	48,134 56
Ottawa Scolaire, 1924	33,349 50	33,349 50
North Battleford, 1934-1936, 5%	5,109 25	4,947 13
North Battleford, 1938, 5½%	28,500 00	56,420 00
North Battleford, 1953, 5½%	27,920 00	
Kamsack, 1933-1940, 6%	10,497 16	11,350 41
Camrose, 1935, 6%	16,304 62	17,015 95
Weyburn, 1943-1953, 5½%	18,000 00	18,000 00
Kindersley, 1941-1944, 6%	4,500 90	4,731 99
North Battleford, 1944, 5½%	13,000 00	49,986 60
North Battleford, 1943, 5½%	£2,200	
North Battleford, 1953, 5½%	£5,400	
Estevan, 1928-1943, 5%	42,278 36	40,624 20
St. Boniface, 1941, 5%	15,000 00	14,274 21
Kerrobert, 1950-1951, 6%	11,079 38	11,652 39
Fort Garry, 1943, 5%	2,000 00	1,895 38
Medicine Hat, 1942, 5%	3,000 00	2,848 09
North Battleford, 1942, 5¼%	20,000 00	19,504 23
Wilkie, 1928-1939, 5%	11,858 66	11,527 91
Watrous (annuités), 1928-1956, 5½%	18,359 38	18,359 38
Wilkie, 1928-1940, 6%	12,072 98	12,415 09
Fort Garry, 1950, 6%	18,500 00	32,478 69
Fort Garry, 1945-1952, 6%	12,000 00	
Medicine Hat, 1943-1954, 5%	6,353 32	6,004 93
Medicine Hat, 1951, 6%	1,000 00	1,066 19
Assiniboia, 1936, 5%	5,979 83	5,771 97
Weyburn, 1944, 5½%	21,000 00	21,000 00
High River (annuités), 1928-1940, 7%	6,056 38	6,606 67
Estevan, 1930-1934, 5%	5,535 37	5,415 18
Wetaskiwin (annuités), 1928-1959, 5%	51,940 00	49,700 20
St. Vital, 1956, 5½%	300 00	300 00
Weyburn, 1953, 5½%	500 00	510 49
Weyburn, 1943, 5½%	17,000 00	17,266 35
North Battleford, 1931, 5%	4,000 00	3,929 03
Medicine Hat, 1954, 5%	£400	1,864 02
St. Boniface, Man., 1954, 6%	2,000 00	2,168 05
St. Boniface, Man., 1943, 5%	1,000 00	957 31
St. Boniface, Man., 1944, 5%	2,267 06	2,267 06
North Battleford, 1942, 5¼%	2,000 00	1,989 72
St. Boniface, Man., 1943, 5%	2,000 00	1,935 79
St. Boniface, Man., 1944, 1945, 5%	3,000 00	2,930 52
Tofield (annuités), 1928-1964, 6%	23,289 00	25,414 28
Melville (annuités), 1928-1959, 5%	47,768 03	47,768 03
Wilkie, 1939-1942, 5½%	5,000 00	5,000 00
St. Boniface, Man., 1936, 6%	6,000 00	6,210 76
Humboldt (Bons), 1928-1975, 5½%	48,408 52	48,408 52
McLeod (ann.), 1928-1974, 4%	46,066 15	36,444 82
St. Boniface, 1954, 6%	25,000 00	26,732 99
Melville (ann.), 1928-1959, 6%	939 58	995 36
St. Boniface, 1943, 5%	20,000 00	18,944 90
McLeod (ann.), 1928-1974, 4%	46,016 75	37,807 29
North Battleford, 1943-1953, 5½%	7,786 65	8,052 88
Prince Albert (Enregistré), 1964, 2%	403,378 40	322,416 01
St. Boniface, 1951, 6%	70,200 00	77,261 33
St. James, Man., 1956, 5½%	399,600 00	399,600 00
West Kildonan, 1956, 5½%	155,200 00	155,200 00
Transcona, 1956, 4%	82,500 00	82,500 00
Add to total par value	$4,433 84	
Totals	....	$2,913,753 51

TORONTO FIREMEN'S BENEFIT FUND

TORONTO, ONT.

Statement for the Year Ending 31st December, 1927

Incorporated—By-law 2804, City of Toronto, as of Jan. 1st, 1891
Amendments to incorporation—By law 10649, City of Toronto, Dec. 14th, 1925

OFFICERS

Principal Officer, J. Gibbons; Secretary, G. A. Lascelles; Treasurer, Geo. H. Ross; Auditor, S. C. Scott, City Auditor.

GOVERNING EXECUTIVE AUTHORITY
(at date of filing report)

Joseph Gibbons, Geo. H. Ross, C. M. Colquhoun, William Russell, Peter Herd, G. A. Lascelles, Secretary.

Assets

Ledger Assets:		
Book value of bonds and debentures, not in default (Schedule "B")		$1,320,453 84
Cash in bank or at head office		37,324 93
Other assets		11,828 55
Total Ledger Assets		$1,369,607 32
Interest and rents due and accrued:		
From bonds and debentures	$9,001 35	
Total Non-ledger Assets		9,001 35
Total Ledger and Non-ledger Assets		$1,378,608 67

Income

Other Benefit Funds:	
Members' contributions	$83,340 89
City of Toronto annual grant	27,300 00
Interest	70,047 82
Donations, etc	1,257 50
Total Income	$181,946 21

Disbursements

Other Benefit Funds:		
Pensions	$30,462 33	
Death claims	4,188 91	
Retiring allowances	474 75	
		$35,125 99
General Expense Fund:		
Head office expenses		714 38
Total Disbursements		$35,840 37

Exhibits of Sickness, Funeral and Other Contract

Number of contracts 31st December, 1926	628	
New contracts issued in 1927	16	
Totals		644
Terminated during 1927 by:		
Death	2	
Resigned	2	
Pensioned	1	
Total terminated		5
In force 31st December, 1927		639

Valuation Balance Sheet

Liabilities

Pensions to 32 pensioners	$229,800 00
Pensions that will arise to be paid to survivors of 642 members	2,315,200 00
Death benefits that will occur among the same 642 members	248,800 00
Surplus	179,300 00
	$2,973,100 00

Assets

Future contributions from 642 members while they remain in service	$1,376,100 00
Future contributions from the City, $27,300 a year for three years	218,400 00
Funds in hand	1,378,600 00
	$2,973,100 00

The ratio of assets to liabilities was 100.6 per cent.

The valuation was made by Prof. M. A. Mackenzie, Fellow of the Institute of Actuaries, as at 31st December, 1927.

Schedule "B"

Bonds and Debentures owned by the Society

	Par value	Book value
City of Toronto, 1928-1956	$1,347,130 57	$1,320,453 84

TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Statement for the Year Ending 31st December, 1927

Organized January 1st, 1882. Incorporated January 2nd, 1882

OFFICERS

W. C. Johnston, Chairman; Wm. Martin, Secretary; S. J. Dickson, Chief Constable, Treasurer.

Auditors.—J. W. Matson and F. W. Percy.

Actuary.—Prof. M. A. Mackenzie, M.A.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Committee composed of sixteen elected representatives and Board of Police Commissioners.

Assets

Mortgages	$83,000 00
Book value of bonds and debentures, not in default (Schedule "B)	1,535,311 98
Cash in bank or at head office	4,076 46
Total	$1,622,388 44

Liabilities

Income

Mortuary, Pension Endowment and Disability Fund:		
Premiums (with extra dues, etc.) only	$125,287 80	
Interest and rents	83,593 18	
		$208,880 98
Benefit Fund (all placed in one General Fund):		
Fines (Police Regulations)	$1,485 20	
Deposits recruits (Police Regulations)	420 00	
Criminal justice money (Police Regulations)	2,155 65	
City of Toronto grant	10,000 00	
Sick deductions (Police Regulations)	5,140 10	
Inland Revenue Act (Police Regulations	374 36	
Bonds matured (not extended), $1,656.46.		
		19,575 31
Total		$228,456 29

Disbursements

Mortuary Fund:		
Death claims		$3,400 00
Benefit Funds:		
Pensions paid monthly	$120,575 11	
Deposits, fines, sick deductions refunded	526 05	
Criminal justice money, refunded	1,795 77	
Bonds purchased (not extended), $129,334.14.		
		122,896 93
General Expense Fund:		
Head office expenses	$395 36	
All other expenses	775 18	
		1,170 54
Total Disbursements		$127,467 47

Exhibits of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1926	894	
New contracts issued in 1927	22	
Totals		916
Terminated during 1927 by:		
Death	2	
Lapse	30	
Total terminated		32
In force 31st December, 1927		884

SPECIAL REPORT

In the matter of the TORONTO POLICE BENEFIT FUND,

and

In the matter of Section 234 of THE INSURANCE ACT (R.S.O., 1927, c. 222).

Special Report by the Superintendent of Insurance to the Hon. W. H. Price, Minister in charge of the Department of Insurance, and His Worship Mayor McBride, of Toronto.

I have the honour to make this Special Report with respect to the Toronto Police Benefit Fund in furtherance of the provisions of Section 234 of The Insurance Act.

The Toronto Police Benefit Fund is licensed as a fraternal society, pursuant to the provisions of the said Act. Its membership is limited by its constitution and laws to the employees of the Police Force of the City of Toronto. Section 234 of the Act reads as follows:—

> "234 (1). If it appears to the Superintendent from the statements and reports filed with him or from an examination or valuation made in pursuance of this Act that the assets of a licensed fraternal society, the membership of which is limited by its constitution and laws to municipal or government employees applicable to the payment of its insurance contracts, are insufficient to provide for the payment of its contracts of insurance at maturity without deduction or abatement and without increase in its existing rates of contribution, he shall make a special report to the Minister and to the head or responsible officer of the municipality or government of which the members of the society are employees as to the financial condition of the society."
>
> "(2). The Superintendent shall not make any order or assume any responsibility for the readjustment of rates and benefits of the society necessary to enable it to provide for the payment of the contracts of insurance of the society at maturity, but a synopsis of his special report shall be reported in his annual report."

This is the second special report which has been made pursuant to the Act with respect to the Toronto Police Benefit Fund. Under date June 25th, 1925, I made a special report addressed to the Hon. W. F. Nickle, Minister in charge of the Department of Insurance, and His Worship Mayor Foster, of Toronto, in which I reported in part as follows:—

> "The Toronto Police Benefit Fund has filed with the Department a valuation of its insurance contracts as at 31st December, 1923, made by Professor M. A. Mackenzie, M.A., F.I.A. A copy of this valuation balance sheet is appended to this report. Prof. Mackenzie is qualified as an actuary within the terms of paragraph 1 of Section 197 of the Act. The Department accordingly accepts the valuation prepared by him as reflecting the true financial condition of the society at the date of valuation. The valuation discloses a deficit in the funds of the society of $1,471,700. Obviously a radical readjustment of the rates and benefits is necessary in order to enable the society to provide for the payment of its contracts of insurance at maturity.
>
> "If the membership of the society were not confined to municipal employees exclusively, the compulsory readjustment provisions of the Ontario Insurance Act, 1924, heretofore applied to secure the readjustments of societies soliciting membership from the general public, would automatically apply. Pursuant to the legislation of last session, however, the Superintendent of Insurance is to assume no responsibility for the readjustment of the rates and benefits of a society composed exclusively of municipal employees, and is deemed to have discharged his responsibility by making a special report as to the financial condition of the society to the head of the municipality of which the members of the society are employees, and by publishing a synopsis of such special report in his Annual Report."

This first special report is printed in full in the Annual Report of the Superintendent of Insurance for the year 1926 (business of 1925), at page 240.

Under date October 6th, 1928, the Toronto Police Benefit Fund has filed with the Department of Insurance, pursuant to request made under the authority of Section 220 (4) of the Act, a new valuation of its insurance contracts as at 31st December, 1927, embodied in a report made by the firm of Pipe and Allen, Consulting Actuaries and Statisticians, Metropolitan Building, Toronto. A copy of the valuation balance sheet embodied in the report is appended hereto. Messrs. Pipe and Allen are qualified as actuaries within the terms of Section 204 (1) of the Act, and the Department accordingly accepts the valuation prepared by them as reflecting the true financial condition of the society at the date of valuation.

Three years ago the valuation made by Professor M. A. Mackenzie, upon which the special report of June 25th, 1925, was based, disclosed a deficit in the funds of the society of $1,471,700. The new valuation made by Messrs. Pipe and Allen, as at date three years later, discloses a deficit of $2,650,179. To quote from the actuaries' report: "The balance sheet shows an increase in the deficiency, during three years since the last valuation, of $1,000,000 in round figures."

It seems unnecessary to again express the views embodied in the report to the Hon. W. F. Nickle and His Worship Mayor Foster three years ago, inasmuch as the essential paragraphs are quoted above. There are, however, some four points which deserve special mention:—

1. The situation is rapidly growing worse, the deficit having almost doubled in three years.

2. The Toronto Police Benefit Fund is almost the only, and by far the oldest and largest fraternal society licensed under the Act, which has not been placed on a solvent basis and in a position to meet its obligations without deduction or abatement and without increase in its existing rates of contribution, as they mature. Essentially similar organizations in connection with the police forces and the fire departments in the cities of London and Hamilton and the Toronto Firemen's Benefit Fund, have all faced the problem of readjustment, and either by deduction in benefits or increased contributions, or supplementary revenue from the municipality, or by a combination of these three methods, been placed upon a sound financial basis.

3. The responsibility under the law would appear to rest squarely upon the shoulders of the management of the Toronto Police Benefit Fund and the municipality of the City of Toronto. Under the Statute, the Superintendent of Insurance is expressly relieved of any responsibility, and, apart from the law, there would seem to be no reason or justification why a provincial government should assume responsibility for the reorganization of an insurance fund, the membership of which is confined to municipal employees.

4. In view of the foregoing, no opinion has been expressed as to the merits of the various plans or reorganization which have from time to time been presented to the management of the fund and to the municipal authorities. The all-important and vital fact is that the fund is now hopelessly insolvent, going from bad to worse; and that each year the reorganization is postponed, so each year the character of the readjustment necessary becomes more drastic and works a greater hardship upon the members and pensioners.

It would seem proper that the determination of the best plan or reorganization should be left with the responsible parties and not prejudiced by any expression of opinion by outside non-responsible persons or interests.

I have the honour to be, Sirs,

Your obedient servant,

R. LEIGHTON FOSTER,
Superintendent of Insurance.

Toronto, October 17th, 1928.

Valuation Balance Sheet

As at 31st December, 1927
(Interest, 4 per cent.)

ASSETS

Cash and bonds at cost	$1,622,388 00
Present value of future contributions of 7 per cent	1,611,504 00
Present value of city's contribution of $10,000 per annum for 22 years	147,373 00
Present value of sundry revenue	177,715 00
Deficit	2,650,179 00
	$6,149,159 00

LIABILITIES

Present value of pensions already granted (114)	$1,105,771 00
Present value of benefits detailed in valuation summary	5,043,388 00
	$6,149,159 00

This valuation balance sheet is extracted from a report by Messrs. Pipe and Allen, Consulting Actuaries and Statisticians, Metropolitan Building, Toronto, dated August 13th, 1928.

The valuation balance sheet is based as to mortality upon the Canadian Men Ultimate Mortality Table with interest at 4 per cent., and on the American Annuities Table, with interest at 4 per cent., for the value of pensions.

Schedule "B"

Bonds and Debentures owned by the Society

	Par value	Book value
City of Port Arthur, 1932, 4½%	$24,333 33	$24,178 33
City of Port Arthur, 1933, 5%	20,000 00	18,757 56
Township of Welland, 1941, 4½%	15,000 00	15,240 40
City of Guelph, 1945, 5½%	25,882 00	25,482 41
Township of Barton, 1935, 5%	17,971 96	16,335 80
Township of Barton, 1934, 5%	4,000 00	3,626 52
Town of Oshawa, 1923-1936, 5½%	7,386 05	7,399 87
County of Carleton, 1916-1935, 5%	10,372 50	10,333 80
City of Ottawa, 1935, 5%	20,000 00	19,331 84
City of Toronto, 1948, 4½%	25,000 00	23,715 41
City of Toronto, 1948, 4½%	29,200 00	25,846 20
City of Toronto, 1948, 4½%	12,166 67	10,569 44
City of Toronto, 1948, 4%	5,840 00	4,631 97
Township of Barton, 1940, 5½%	9,105 55	8,706 73

	Par value	Book value
City of Toronto, 1946, 6%	$14,000 00	$14,130 56
City of Toronto, 1949, 6%	16,000 00	16,185 59
City of Toronto, 1944, 6%	16,000 00	16,185 59
City of Toronto, 1945, 6%	60,000 00	59,870 96
Province of Ontario, 1943, 6%	82,000 00	82,522 69
Province of Ontario, 1943, 6%	30,000 00	29,484 04
Province of Ontario, 1941, 6%	100,000 00	106,435 45
City of Toronto, 1951, 6%	47,000 00	52,789 82
City of Toronto, 1950, 5½%	20,000 00	20,373 29
City of Toronto, 1951, 5½%	50,000 00	50,933 22
City of Toronto, 1952, 5½%	80,000 00	81,493 15
City of Toronto, 1947, 5½%	20,000 00	20,652 46
City of Toronto, 1951, 5½%	25,000 00	25,858 09
City of Toronto, 1941, 5½%	24,000 00	24,464 07
Province of Ontario, 1942, 5½%	100,000 00	100,976 71
City of Toronto, 1952, 5%	20,000 00	19,962 93
City of Toronto, 1952, 5%	30,000 00	29,439 00
Canadian National Railway Equipment, 1937, 5%	30,000 00	....
Canadian National Railway Equipment, 1935, 5%	5,000 00	34,837 90
City of Toronto, 1952, 5%	27,000 00	26,231 76
City of Toronto, 1948, 5%	33,000 00	32,914 47
City of Toronto, 1947, 5%	26,000 00	25,943 01
City of Toronto, 1947, 5%	39,000 00	38,423 01
City of Toronto, 1946, 5%	50,000 00	49,285 27
Canadian National Railway, 1954, 5%	51,000 00	50,681 70
Province of Nova Scotia, 1944, 5%	25,000 00	25,053 08
City of London, 1945, 5%	25,000 00	24,686 27
Canadian National Railway, 1954, 5%	20,000 00	20,553 95
Canadian National Railway, 1954, 5%	20,000 00	20,273 12
Canadian National Railway, 1954, 5%	40,000 00	40,890 36
Canadian National Railway, 1954, 5%	40,000 00	40,522 27
Dominion of Canada War Loan Bond, 1933, 5½%	5,000 00	5,000 00
City of Halifax, 1961, 5%	50,000 00	50,953 36
Township of York, 1950, 5%	3,000 00	3,091 76
Township of York, 1953, 5%	15,000 00	15,464 82
Township of York, 1954, 5%	16,000 00	16,497 40
Township of York, 1951, 5%	12,000 00	12,195 65
Township of York, 1952, 5%	14,000 00	14,229 66
Canadian National Railway, 1954, 5%	35,000 00	37,854 85
Totals	$1,525,258 06	$1,535,311 98

WESTERN MUTUAL LIFE ASSOCIATION

HEAD OFFICE, LOS ANGELES, CALIFORNIA

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—J. A. Ovas, Winnipeg, Man.

Chief or General Agent in Ontario.—J. W. Miller, 29 Nairn Avenue, Toronto.

NOTE.—The business of the Western Mutual Life Association has been reinsured as at December 31st, 1927, with the Occidental Life Insurance Company, Los Angeles, Cal., which company was duly licensed in Ontario, August 15th, 1928.

WOMAN'S BENEFIT ASSOCIATION

HEAD OFFICE, PORT HURON, MICHIGAN

Principal Office in Canada, Sarnia

Manager or Chief Executive Officer in Canada.—Mrs. Mary J. Baird, Sarnia.

Chief or General Agent in Ontario.—Mrs. Mary J. Baird, Royal Bank Bldg., Sarnia.

Assets	$24,017,952
Ontario insurance in force (gross)	236,781
Canadian insurance in force (gross)	2,324,408
Total insurance in force (gross)	174,369,368

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$4,091
Premiums—Canada (net)	40,801
Premiums—Total (net)	4,107,533
Benefits paid—Ontario (net)	624
Benefits paid—Canada (net)	14,706
Total benefits paid (net)	2,158,082

This insurer is now authorized pursuant to *The Insurance Act (Ontario)*, by License No. 781, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

HEAD OFFICE, OTTAWA, ONT.

Statement for the Year Ending 31st December, 1927

Incorporated July 11th, 1893 (*The Ontario Insurance Act*)

OFFICERS

Principal Officer, A. G. Kingston, Department of Public Works; Secretary, J. J. McGill, Department of Customs; Treasurer, A. W. Grant, Department of Interior.

Auditors.—J. B. St. Laurent and P. E. Brodeur.

Actuary.—A. D. Watson, B.A.

GOVERNING EXECUTIVE AUTHORITY

(*at date of filing report*)

The Executive consists of Representatives elected from all Departments of the Government.

Balance Sheet

Assets

Bonds (value Dominion Government standard for insurance companies)		$68,945 66
Assessments Overdue:		
Monthly	$48 28	
Annual	68 27	
Entrance fees (9.00)		
		116 55
nterest accrued on bonds		1,122 19
nterest overdue on bonds		none
ash:		
In bank		3,204 81
		$73,389 21

Liabilities

Liability to members on account of death benefits, calculated on N.F.C. 4 per cent. basis	$44,509 00
Liability to members on account of bonus	9,995 00
Special contingencies reserve	500 00
Death benefits payable	none
Excess of assets over liabilities	18,385 21
	$73,389 21

Cash Statement

Receipts

ash balance, 31 Dec. 1926....$		1,582 42
sessments:		
Monthly	$8,144 38	
Annual	550 98	
		8,695 36
Entrance fees		33 00
Bonds matured		997 50
Interest:		
On bonds	$3,314 70	
On deposits	12 23	
		3,326 93
Total		$14,635 21

Disbursements

To beneficiaries of deceased members:—		
Deaths in 1927		$2,400 00
Bonuses		261 50
Surrender value		44 99
Expenses of management		429 01
Paid for Bonds:		
Cost price	$8,162 82	
Interest accrued	112 18	
Expense	2 40	
		8,277 40
Refunds:		
Assessments	$17 50	
Entrance fees	none	
		17 50
Cash in bank, Dec. 31st, 1927		3,204 81
Total		$14,635 21

Expenses of Management

Honorarium to Secretary	$150 00
Honorarium to Treasurer	150 00
Printing and sundries	83 99
Registration	25 00
Rent of deposit box	20 02
Total	$429 01

Valuation Summary

Attained Ages	Amount of Benefits	Value of Benefits	Monthly Rates Valued	Value of Monthly Rates	Net Liability	Amount of Bonus Additions	Net Liability for Bonus
	$	$	$ c.	$	$	$ c.	$
20-24	6,750	1,564	6 15	1,446	118	65 00	16
25-29	43,250	11,279	43 49	9,833	1,446	1,055 00	275
30-34	79,250	22,951	87 41	18,988	3,963	3,065 00	891
35-39	108,250	35,499	138 91	28,540	6,959	4,882 50	1,604
40-44	76,650	28,609	112 76	21,609	7,000	4,548 00	1,704
45-49	58,000	24,605	100 09	17,610	6,995	3,910 00	1,661
50-54	42,800	20,502	87 12	13,860	6,642	3,183 50	1,525
55-59	19,600	10,605	44 10	6,190	4,415	1,787 00	969
60-64	9,500	5,802	23 27	2,762	3,040	1,127 50	689
65-69	3,200	2,166	9 68	950	1,216	384 00	260
70-74	1,350	1,023	4 49	337	686	162 00	123
75-79	2.200	1,793	4 44	250	1,543	264 00	216
80-84	400	339	83	38	301	48 00	40
85-89	200	185	.....	.....	185	24 00	22
	451,400	166,922	662 74	122,413	44,509	24,505 50	9,995

The above valuation was made on the following bases, namely, the National Fraternal Congress Table of Mortality and 4 per cent. interest. The monthly rates valued were as follows: In respect of the option (a) members, the rates valued were three-quarters of the rates payable; in respect of all other members the rates valued were 5c less than the rates payable for each $200 or $250 of insurance as the case may be. The valuation was made by Mr. A. D. Watson.

Statistical Summary

(as at 31st December, 1927)

Year	No. of Members	Amount Assured	Bonus Addition	Benefits Paid in Year			Assets	Surplus	Special Reserve
				Sums Assured	Bonuses	Cash value			
1914	381	$89,000	....	$3,050	....	....	$8,651	$2,090	....
1915	482	114,600	....	1,100	....	....	11,458	2,431	....
1916	554	132,800	....	850	....	....	12,736	2,449	$750
1917	606	146,050	....	2,000	....	$12 19	15,289	2,919	1,000
1918	640	154,750	....	1,600	....	2 62	16,687	3,642	1,000
1919	680	192,650	....	3,100	....	2 64	17,962	3,908	500
1920	669	206,100	....	2,050	....	54 30	20,967	4,924	500
1921	770	260,000	....	1,600	....	2 65	25,081	6,604	500
1922	884	321,200	....	1,900	....	80 92	31,708	8,798	500
1923	963	365,100	....	2,150	....	170 39	38,895	11,613	500
1924	979	376,750	....	2,500	....	102 92	46,253	15,090	500
1925	1,021	399,400	$17,645	1,600	....	114 01	54,908	12,117	500
1926	1,049	415,800	20,915	2,850	$150	26 59	62,763	14,047	500
1927	1,117	451,400	24,506	2,400	262	44 99	73,389	18,385	500

Schedule "B"

Bonds and Debentures owned by the Society

	Par value	Book value
City of Port Arthur, 1928, 5%	$3,000 00	$3,000 00
City of New Westminster, 1941, 4½%	3.000 00	2,850 00
City of Calgary, 1944, 4½%	2.000 00	1,920 00
Town of Estevan, 1943, 5%	1,097 69	1,042 81
Hydro-Electric, guaranteed by Ontario, 1957, 4%	1.000 00	930 00
City of Victoria, 1942, 5½%	3.000 00	3,210 00
District of Penticton, 1939, 6%	1.000 00	1,060 00
Municipality of Assiniboia, 1930, 6%	443 21	434 35
Municipality of Assiniboia, 1940, 6%	1,000 00	940 00
County of Carleton, Ont., 1940, 6%	1,000 00	1,130 00
City of Toronto, 1939, 6%	1,000 00	1,120 00
City of Toronto, 1939, 6%	1,000 00	1,120 00
Province of Ontario, 1936, 6%	1,000 00	1,100 00
Hydro-Electric, guaranteed by Ontario, 1941, 6%	1,000 00	1,140 00
Township of York, 1931, 6%	1,000 00	1,040 00

Schedule "B"—*Continued*

Bonds and Debentures owned by the Society

	Par value	Book value
Province of Ontario, 1943, 6%	$1,000 00	$1,160 00
City of Winnipeg, 1940, 6%	1,000 00	1,120 00
Province of Alberta, 1936, 6%	2,000 00	2,200 00
City of Regina, 1952, 5½%	2,000 00	2,180 00
City of Saskatoon, 1949, 5½%	1,676 47	1,793 82
County of Carleton, Ont., 1939, 6%	1,490 13	1,668 95
City of Niagara Falls, 1952, 5½%	690 38	766 32
City of Brandon, 1952, 4½%	1,000 00	940 00
City of Ottawa, 1948, 6%	1,000 00	1,180 00
Essex Border Utilities, 1948, 5¾%	1,000 00	1,080 00
City of Sherbrooke, 1943, 5%	500 00	515 00
City of Oshawa, 1944, 5%	2,000 00	2,060 00
Town of Weston, 1943, 5½%	1,000 00	1,070 00
Town of The Pas, guaranteed by Manitoba, 1936, 5%	1,000 00	1,020 00
City of Fort William, 1940, 5%	1,000 00	1,010 00
Town of Smith's Falls, 1938, 5%	2,000 00	2,040 00
Town of North Bay, 1945, 5½%	2,000 00	2,140 00
*St. John Drydock and Ship Building Co., 1956, 5½%	2,000 00	2,140 00
Town of Montreal East, 1954, 6%	2,000 00	2,400 00
Town of Buckingham, 1938, 5%	1,000 00	1,000 00
*St. John Drydock and Ship Building Co., 1939, 5½%	1,000 00	1,040 00
Township of East York, 1939, 5%	1,000 00	1,010 00
City of Vancouver, 1944, 3½%	1,000 00	890 00
City of Ottawa, 1950, 5%	1,000 00	1,070 00
City of Shawinigan Falls, 1941, 5%	1,000 00	1,020 00
City of Halifax, 1951, 5%	1,000 00	1,040 00
City of Stratford, 1939, 5%	1,000 00	1,030 00
Burrard Dry Dock, 1939, 5%	1,000 00	1,010 00
City of Hull, 1952, 5½%	1,000 00	1,090 00
Town of North Bay, 1939, 5½%	2,000 00	2,100 00
City of St. Lambert, 1950, 5%	1,000 00	1,010 00
*St. John Drydock and Ship Building Co., 1947, 5½%	2,000 00	2,120 00
City of Calgary, 1942, 4½%	973 34	934 41
City of Calgary, 1935, 5%	1,000 00	1,000 00
City of Edmonton, 1945, 5½%	1,000 00	1,060 00
Totals	$65,871 22	$68,945 66

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*Principal and interest over the whole period of the bond provided for by Dominion Government subsidy payable to Montreal Trust Co. as trustee.

E

MUTUAL BENEFIT SOCIETIES

E

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1927
To which are appended statements of the auxiliary bodies lettered below as A B C and D

HEAD OFFICE, 229 COLLEGE STREET, TORONTO

Organized 27th July, 1855. Incorporated in Ontario 19th November, 1874.

The Executive Officers of the Society at the 31st December, 1927, were as follows: Chas. A. Byam, Grand Master, New Liskeard; A. S. Rennie, Deputy Grand Master, Tillsonburg; A. G. Carscadden, Grand Warden, Toronto; William Brooks, Grand Secretary, Toronto; P. T. Coupland, Grand Treasurer, St. Mary's.

I. Funeral Benefits

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at the 31st December, 1927, was 60,514.

The number of deaths in the Society in 1927 was 647.

The amount of funeral benefits paid in 1927, in respect to deceased members was $62,291.05.

Total amount of funeral benefits paid in respect of deceased wives, $2,272.50.

II. Sick Benefits

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1927 was 4,425.

The amount of benefits paid in 1927, in respect to sick members, $119,757.02.

The number of weeks' sickness experienced in 1927 was 41,621. Amount paid for medical attendance and nursing during 1927, $20.206.06.

III. Assets

	Grand Body	Subordinate Bodies
Amount of real estate	....	$1,420,663 89
Amount of securities	$9,800 00	1,235,762 10
Cash in hands of Grand Secretary and in banks	50 00	380,104 09
Amount of cash in Dominion Bank	1,134 89	....
Cash in Canada Permanent Mortgage Company	112 51	....
Per capita and Home Tax due	31,364 50	....
All other assets	22,622 84	723,688 33
Total amount of Assets	$65,084 74	$3,760,218 41

IV. Liabilities

Sick benefits, funeral benefits, all other liabilities	$52,543 06	$90,666 38

V. Miscellaneous

Actions or proceeding instituted against the Society during 1927—None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1927, and those of the Grand Lodge in April, 1927.

Names and post office addresses of Grand Lodge auditors: J. R. Thomson, Windsor; W. E. Gowling, Ottawa.

No changes were, during 1927, made in the constitution and rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, $5,000.00.

Amount of bond of Grand Treasurer, $5,000.00.

VI. Cash Receipts

Cash balance (Grand Lodge) from 1926 (not extended), $3,012.06.

	Grand Lodge	Subordinate Lodges
Cash received during 1927 from:		
Initiation fees, etc.	....	$53,898 87
Dues	....	400,815 81
Per capita tax and levies	$96,420 00	....
Fines	129 00	....
Supplies sold	10,406 92	....
Interest and dividends	801 63	206,323 75
Premiums for guarantee	587 79	....
All other sources	7,056 95	167,370 25
Total Receipts	$115,402 29	$828,408 68

VII. Cash Expenditure

(a) Expenses of Management

Cash paid during 1927 for:		
Commission and organization expenses	$304 30	
Law costs	1,164 90	
Per capita tax	150 00	
Interest	36 35	
Registration fee	10 00	
Expenses of annual meeting	19,362 94	
Rent, etc	1,800 00	
Supplies bought	8,194 30	
Travelling expenses and appropriations to officers	2,550 00	
Salaries, officers' and auditors' fees	7,203 16	
Official Journal	1,124 76	
Printing, stationery and advertising	840 55	
Postage and express	811 58	
Premiums	37 50	
Other management expenses (detailed in memo.)	1,926 36	$270,401 33
Total Expenses of Management	$45,516 70	$270,401 33

(b) Miscellaneous Expenditure

Benefits to widows and orphans	....	$31,807 92
Funeral benefits (wives)	....	30,483 13
Funeral benefits	....	2,272 50
Sick benefits	....	119,757 02
Medical attendance and nursing	....	20,206 06
Gratuities—special relief	....	9,334 28
Special donation	635 00	....
Ontario Odd Fellows' Home, maintenance account	68,165 25	....
All other	....	233,136 26
For investments (not extended), $97,813.81; Subordinate, $2,800 Grand Lodge.		
Grand Total	$114,316 95	$717,398 50

(A) Abstract from the returns of the Rebekah Lodges to the Grand Lodge of Ontario

	Males	Females	Total
Number of members 31st December, 1926	6,983	18,726	25,709
Admitted during 1927	428	1,848	2,276
Total	7,411	20,574	27,885
Deduct (withdrawn or cancelled)	622	1,157	1,779
Membership 31st December, 1927	6,789	19,417	26,206

Receipts

Dues	$47,285 03
Initiations	10,140 53
Rents, etc	1,299 01
Miscellaneous	33,560 14
Total	$92,284 71

Expenditure for Relief Only

Relief of members	$667 93
Relief of widowed families	45 85
Special relief	1,038 19
I.O.O.F. Home	1,349 58
Orphans	44 00
Total	$3,145 55

Miscellaneous

Expenses, lodges	$68,559 30
Invested funds of Rebekah Lodges	63,975 69
Cash on hand, Rebekah Lodges	50,331 51
Working expenses of Assembly	15,385 92
Cash in Assembly funds	4,036 98
Dominion Government bonds	10,000 00
Number of lodges	231

(B) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1927

Number of members as from last report	10,267
Initiated during the year ending 31st December, 1927	492
Admitted by card during the year ending 31st December, 1927	28
Reinstated during the year ending 31st December, 1927	21
Total	10,818

Deductions:		
Withdrawn by card	75	
Suspended by non-payment of dues	483	
Suspended from Subordinate Lodge	82	
Deceased	103	
Expelled	1	
Error	4	
		748
Net Membership 31st December, 1927		10,070
Number of patriarchs relieved in 1927		385
Number of weeks for which benefits were paid		2,737
Amount paid for burying the dead in 1927		$440 60
Amount paid for special relief in 1927		568 90
Amount paid for relief of patriarchs (sick benefits)		4,061 38
Relief of widowed families		312 25
Total Amount of Relief Paid		$5,383 13
Receipts from all sources		$32,838 35
Working expenses of subordinate encampments		22,274 17
Cash assets		$24,467 25
Invested in mortgages and securities		55,838 03
Invested in buildings and lands		70 00
Invested in furniture and regalia		26,909 45
All other assets		7,417 57
Total Funds of Subordinate Encampments 31st December, 1927		$114,702 30

(C) The Odd Fellows' Funeral Aid Association of the Counties of Lincoln and Welland

Number of members died in 1927	8
Number of members 31st December, 1927	547
Amount of cash received during the year 1927	$1,648 52
Amount of expenses in management in 1927	354 00
Amount paid funeral claims	1,000 00
Amount on hand 31st December, 1927	800 45

(D) Department of Ontario, P.M., I.O.O.F.

Number of Cantons		15
Number of members, last report	826	
Mustered during year	39	
Admitted on honorable discharge papers	2	
Reinstated	3	
Total		870
From which deduct:		
Withdrawn by honorable discharge papers	7	
Deceased	11	
Suspended during year	65	
Total		83
Total Membership 31st December, 1927		787
Net Decrease for the year		39

Receipts

Cash balance on hand, last report	$457 77	
Receipts from grants and per capita taxes	1,036 16	
Receipts from badges, jewels, etc	1,492 50	
Receipts from commissions and supplies	200 42	
Total		$3,186 85

Disbursements

Department sundries	$1,572 37	
Badges and jewels	1,208 55	
S.G.L. supplies	155 46	
Total		$2,936 38
Cash Balance 31st December, 1927		$250 47

Short Name of Society	ASSETS						LIABILITIES		
	Real estate	Mortgages on real estate	Bonds, debentures, and other securities	Cash on hand and in bank	All other	Total	Claims unpaid	All other	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Watch Case Co.'s M.W.A.			1,000 00	189 56		1,189 56			
Army and Navy Veterans, Hamilton			1,000 00	1,786 61	978 91	3,765 52		44 45	44 45
Army and Navy Veterans, Toronto			2,071 00	2,279 97	548 93	4,899 90			
Bain Waggon Co.'s Employees M.B.A.				620 64		620 64			
Beaver Sick and Funeral Benefit Club				245 40		245 40			
Brantford Carriage Co., Ltd., Relief Association				306 03		306 03			
Brantford Hungarian Mutual Ben. Soc.				2,218 58		2,218 58			
Brown Bros., Ltd., Employees' Ben. Soc.			200 00	499 20		699 20			
Brunner Mond Mutual Benefit Soc.			4,186 75	3,048 27	187 47	7,422 49			
Canada Cycle & Motor Co., Ltd., E.M.B.S.				431 31		431 31			
Canada Furniture Mfrs., Ltd., E.B.S.				24 49		24 49			
Canadian Allis-Chalmers Ltd., E.M.B.S.				898 12		898 12			
Canadian Pacific Expressmen's B.A.			1,989 50	3,340 88		5,330 38			
Canadian Executive Board, Carpenters and Joiners				10,133 83		10,133 83			
Canadian General Electric Co., Ltd., E.M.B.S.				1,184 42		1,184 42			
Canadian Hebrew Benevolent Soc.			1,448 81	2,263 23		3,712 04			
Canadian Order of Rechabites		18,100 00	3,000 00	5,277 06		26,377 06			
Cigarmakers' Union, Hamilton				530 00		530 00			
Cigarmakers' Union, Toronto				5,278 94		5,278 94		350 00	350 00
Cobban Mfg. Co. Employees' M.B.S.				150 00		150 00			
Cockshutt Plow Co. Relief Assn.				518 34		518 34			
Consumers Gas Co.'s E.M.B.S.				1,041 86		1,041 86			
Czenstochower Aid Society				5,114 04		5,114 04			
Daughters and Maids of England B.S.		9,000 00	15,000 00	8,147 19	2,329 10	34,476 29			
Dunlop Tire & Rubber Goods E.M.B.S.				1,498 45		1,498 45			
Employees' Mutual Benefit Assn. of the Dominion Forge & Stamping Co.				1,921 99		1,921 99	26 00		26 00
Employees' Protective League of the Seaman Kent Co., Ltd.				580 80		580 80			
Engineers' Mutual Benefit Fund				771 89	1,200 00	1,971 89		588 70	588 70
Evening Telegram Employees' B.S.				1,099 95		1,099 95			
Globe Printing Co.'s Employees' B.S.				1,489 48		1,489 48			
Goodyear Relief Assn.			25,442 50	862 94		26,305 44			
Goold, Shapley & Muir Co. E.R.A.				314 32		314 32			
Grand Order of Israel Benefit Society									
Greening Wire Co., Ltd., E.B.S.				163 06		163 06			
Greey's W. & J. G. Employees' M.S.B.S.				99 41		99 41			
Gutta Percha & Rubber Mfg. Co. E.S.B.S.			1,000 00	690 49		1,690 49			
H. A. Mutual Benefit Society				2,716 55	456 50	3,173 05		9 50	9 50
Hamilton Rolling Mills Benefit Society			1,000 00	632 37		1,632 37			
Hamilton St. Stanislaus M.B.S.			300 00	1,558 42		1,858 42			
Hebrew Friendly Society of Toronto	2,000 00			1,505 46		3,505 46		40 50	40 50
Hebrew Sick Benefit Society	17,772 72			1,020 69	1,254 45	20,047 86		7,730 58	7,730 58
Heintzman & Co.'s Employees' Benefit Soc.				674 87		674 87			
Hibernians, Ancient Order of		4,000 00	5,000 00	21,129 93		30,129 93			

Imperial Varnish & Color S.B.S.				304 72		304 72			
Irish Catholic Benevolent Union				1,690 36		1,690 36		50 00	50 00
Italo-Canadese Benevolent Society				2,820 94		2,820 94			
Judean Benevolent and Friendly Society	3,475 00	2,350 00		6,703 67		12,528 67			
Kieltzer Sick Benefit Society	1,500 00			3,849 99		5,349 99			
Knights of Pythias, Grand Lodge				2,322 84	1,280 70	3,603 54			
Labor League Mutual Benefit Society	1,500 00			309 03	71 70	1,880 73		250 00	250 00
Leaside Mutual Benefit Society				426 93		426 93			
Linitzer Sick Benefit Society	3,494 00		25 00	2,428 52		5,947 52			
Loyal Order of Moose		7,600 00	5,301 04	10,396 81		23,297 85			
Loyal Orange Young Briton Lodge, No. 33				932 07		932 07			
Loyal True Blue Association				5,895 76		5,895 76			
MacLean Co., Ltd. Mechanical Division Mutual Benefit Association				1,187 14		1,187 14			
Massey-Harris, Toronto, E.B.S.				2,122 94		2,122 94			
Massey-Harris, Brantford, E.B.S.			1,000 00	1,712 96		2,712 96			
Mozirer Sick Benefit Society	8,675 00			6,255 12		14,930 12			
Mutual Masonic Compact				465 43		465 43			
National Cash Register Co.'s E.M.B.S.			900 00	577 53		1,477 53			
National Iron Works E.M.S.				343 10		343 10			
Oddfellows, Manchester Unity		85,764 25	3,478 06	20,276 84		109,519 15			
Orange Grand Lodge of Ontario West			10,000 00	47,770 99		57,770 99			
Ostrowetz Independent M.B.S.	1,200 00			637 98		1,837 98			
Ottawa Hebrew Benefit Society			500 00	733 46		1,233 46			
Ottawa Typographical Union 102				763 24		763 24			
Polish Alliance Friendly Society			300 00	1,176 88		1,476 88			
Postal Benefit Association				713 64		713 64			
Pride of Israel Sick Benefit Society			10,405 00	12,576 63		22,981 63	300 00		300 00
Rogers Mfg. Co., Welfare Society				779 06		779 06			
Russell Gear & Machine Co. E.M.B.S.				1,194 79		1,194 79			
Ryerson Press Benefit Society				1,326 35		1,326 35			
Sawyer-Massey Co., Ltd., E.M.B.A.			700 00	719 21		1,419 21			
St. Albert Friendly Society				1,777 79		1,777 79		51 43	51 43
St. Boniface Benefit Society				5,195 28		5,195 28			
St. Davids Mutual Benefit Society				1,099 38		1,099 38			
St. Jean Baptiste L'Union				835 66		835 66			
St. Joseph Aid Society, Formosa			800 00	1,247 24		2,047 24	10 00		10 00
Simmons Mfg. Co., Ltd. E.S.B.S.				1,203 52		1,203 52			
Slingsby Mfg. Co., Ltd., E.S.B.A.				708 49		708 49			
Societa di Mutuo Soccorso La Trinacria di Toronto				4,155 16		4,155 16			
Societa di Mutuo Soccorso Racalmutese				1,276 19		1,276 19			
Societa Figli D'Italia Mutuo Soccorso St. Antonio	1,250 00			4,142 51		5,392 51			
Societa Italiana Di M.S.G.M.	2,450 00			3,150 83		5,600 83			
Sons and Daughters of Ireland Protestant Assn.			2,000 00	7,287 60		9,287 60			
Sons of Jacob Benevolent Society	3,428 96		100 00	8,199 47	312 00	12,040 43		672 51	672 51
Sons of Lithuania Benefit Society				1,615 31		1,615 31			
Star of Italy Mutual Aid	6,800 00			818 52		7,618 52			
Star Mutual Benefit Society				752 88		752 88			
Steel Co. of Canada, Ltd., Hamilton, Works, E.B.S.			2,000 00	1,348 71		3,348 71	1,100 00		1,100 00
Theatrical Mutual Assn., Hamilton		1,500 00		731 20		2,231 20		33 62	33 62
Theatrical Mutual Assn., Toronto			26,250 82	2,172 87		28,423 69			
Toronto Civic Employes' B.A.			7,476 82	4,627 18		12,104 00			
Toronto Independent B.S.	2,000 00		500 00	1,495 50		3,995 50			
Toronto Hebrew Benevolent Society	5,100 00	1,650 00	4,988 55	1,969 70		13,708 25			
Toronto Hydro Electric S.E.B.S.				1,012 58		1,012 58			
Toronto Musical Protective Assn.	40,000 00		17,000 00	5,512 61	1,620 00	64,132 61		344 38	344 38
Toronto Railway Employees' Union	10,000 00			1,070 14		11,070 14			
Toronto Typographical Union				4,764 39		4,764 39			

Short Name of Society	ASSETS						LIABILITIES		
	Real estate	Mortgages on real estate	Bonds, debentures, and other securities	Cash on hand and in bank	All other	Total	Claims unpaid	All other	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Transportation Club of Toronto	....	....	948 27	483 84	....	1,432 11	....	....	....
United Roumanian Ben. Soc	....	....	....	1,052 82	....	1,052 82	....	....	....
Union of Ukranian	....	....	....	953 41	....	953 41	....	....	....
Ulga Mutual Benefit Society	....	....	....	270 59	....	270 59	....	....	....
Verity Plow Co. Relief Assn	....	....	....	31 91	....	31 91	....	....	....
Waitresses Club	....	....	....	141 70	....	141 70	....	....	....
Willys-Overland E.M.B.S.	....	....	2,000 00	738 05	....	2,738 05	....	....	....
Young Men's Hebrew Assn	760 27	1,550 00	100 00	1,631 25	....	4,041 52	....	....	....
Zion Benevolent Society	....	....	500 00	5,654 13	....	6,154 13	....	....	....
Totals	111,405 95	131,514 25	159,912 12	312,802 38	10,239 76	725,874 46	1,436 00	10,165 67	11,601 67

SICK AND FUNERAL BENEFITS

Name of Society	EXPERIENCE				INCOME				
	Number of members reported at 31st December, 1927.	Number of members who died during 1927. (†Members' children; **Members' wives; ††Members' parents.)	Number of members sick during 1927.	Number of weeks' sickness during 1927.	Assessments, dues and fees.	Interest.	All other.	Total.	Received from investment.
					$ c.	$ c.	$ c.	$ c.	$ c.
American Watch Case Co.'s M.W.A.	92	....	10	68	545 00	52 50	105 43	702 93	....
Army and Navy Veterans, Hamilton	306	2	....	....	1,098 69	92 32	1,531 05	2,722 06	....
Army and Navy Veterans, Toronto	380	3	....	....	763 33	171 98	383 18	1,318 49	....
Bain Waggon Co.'s Employees' M.B.A.	200	1 **4	17	110 2/3	448 00	13 82	251 00	712 82	....
Beaver Sick and Funeral Benefit Club	241	1	36	129 3/7	1,542 00	12 70	....	1,554 70	....
Brantford Carriage Co., Ltd. Relief Assn.	114	....	....	131	700 75	13 14	....	713 89	....
Brantford Hungarian Mutual Ben. Soc.	204	....	26	57 1/7	1,182 75	67 83	625 78	1,877 36	....
Brown Bros. Ltd. Employees' Benefit Society	66	....	16	39 4/7	178 75	26 59	175 00	380 34	50 00
Brunner Mond Mutual Benefit Society	176	1	26	70	3,238 05	261 56	....	3,499 61	....
Canada Cycle & Motor Co., Ltd., E.M.B.S.	351	3	108	375 6/7	2,876 40	....	5 00	2,881 40	....
Canada Furniture Mfrs., Ltd. E.B.S.	150	2	16	67	496 75	1 28	....	498 03	....
Canadian Allis-Chalmers, Ltd. E.M.B.S.	767	3	171	555	5,949 90	18 44	....	5,968 34	....
Canadian Pacific Expressmen's B.A.	1,458	10	254	1,073	9,350 00	157 90	....	9,507 90	....
Canadian Executive Board, Carpenters & Joiners	1,670	6	....	....	17,639 18	227 53	4,325 00	22,191 71	....
Canadian General Electric Co., Ltd. E.M.B.S.	329	....	129	268	2,604 65	22 46	....	2,627 11	....
Canadian Hebrew Benevolent Society	176	....	9	32	3,003 60	116 16	7 60	3,127 36	....
Canadian Order of Rechabites	504	4	46	256½	3,526 63	1,347 97	535 10	5,409 70	....
Cigarmakers' Union, Hamilton	24	1	17	118 3/7	1,394 10	44 04	....	1,438 14	....
Cigarmakers' Union, Toronto	133	1 **1	17	80 4/7	3,540 35	162 42	109 00	3,811 77	....
Cobban Mfg. Co. Employees' M.B.S.	70	....	17	43	594 00	4 95	....	598 95	....
Cockshutt Plow Co. Relief Assn.	485	7	99	509	1,882 25	1,724 25	....	3,606 50	....
Consumers Gas Co.'s E.M.B.S.	596	3	86	442	3,768 62	500 00	....	4,268 62	....
Czenstochower Aid Society	211	1	21	69	3,406 65	114 42	595 33	4,116 40	....
Daughters and Maids of England B.S.	7,916	29	523	2,210 4/7	5,768 81	1,404 35	4,162 24	11,335 40	....
Dunlop Tire & Rubber Goods, E.M.B.S.	658	2	185	408½	3,252 75	36 73	150 00	3,439 48	....
Employees' Mutual Benefit Assn. of the Dominion Forge & Stamping Co.	222	....	33	82 1/7	2,730 80	23 82	12 00	2,766 62	....
Employees' Protective League of the Seaman Kent Co., Ltd	124	....	15	37 5/7	377 40	13 34	....	390 74	....
Engineers' Mutual Benefit Fund	430	....	15	81½	2,030 26	34 71	64 00	2,128 97	....
Evening Telegram Employees' B.S.	153	....	20	51	447 20	74 88	....	522 08	....
Globe Printing Co.'s Employees' B.S.	154	2	22	84 2/7	911 25	277 40	....	1,188 65	....
Goodyear Relief Assn.	2,457	....	384	1,474	13,484 00	1,273 51	....	14,757 51	387 26

SICK AND FUNERAL BENEFITS—*Continued*

Name of Society	EXPERIENCE				INCOME				
	Number of members reported at 31st December. 1927.	Number of members who died during 1927. (†Members' children; **Members' wives; ††Members' parents.)	Number of members sick during 1927.	Number of weeks' sickness during 1927.	Assessments, dues and fees.	Interest.	All other.	Total.	Received from investment.
					$ c.	$ c.	$ c.	$ c.	$ c.
Goold, Shapley & Muir Co. E.R.A.	87	1	8	29 1/3	362 20	5 45	25 00	392 65	....
Grand Order of Israel Benefit Society	465	....	38	83	....	....	....	....	....
Greening Wire Co., Ltd. E.B.S.	350	4	43	141	675 05	....	225 02	900 07	....
Greey's W. & J. G., Employees' M.S.B.S.	78	....	19	62½	210 00	1 77	52 47	264 24	....
Gutta Percha & Rubber Mfg. Co. E.S.B.S.	1,155	3	271	543	3,298 89	64 67	....	3,363 56	....
H.A. Mutual Benefit Society	1,100	3	550	590	7,149 95	113 34	1,447 23	8,710 52	....
Hamilton Rolling Mills Benefit Society	350	7	42	191	2,708 25	60 00	....	2,768 25	....
Hamilton St. Stanislaus M.B.S.	84	**1	9	31	464 00	58 99	51 00	573 99	....
Hebrew Friendly Society of Toronto	122	....	9	56	594 29	....	1,286 54	1,880 83	....
Hebrew Sick Benefit Society	177	....	9	45	2,399 06	....	2,861 60	5,260 66	....
Heintzman & Co.'s Employees' Benefit Society	180	1	15	85	656 00	11 20	....	667 20	....
Hibernians, Ancient Order of	390	5	20	133	6,281 29	1,639 68	206 09	8,127 06	10,000 00
Imperial Varnish & Color S.B.S.	109	....	14	32	212 55	7 51	....	220 06	....
Irish Catholic Benevolent Union	66	3	3	10	783 00	39 57	11 15	833 72	....
Italo-Canadese Benevolent Society	277	2	64	171	3,528 00	49 21	273 45	3,850 66	....
Judean Benevolent and Friendly Society	350	....	46	81	3,058 81	268 16	1,193 72	4,520 69	....
Kieltzer Sick Benefit Society	210	....	26	81	2,936 06	82 83	....	3,018 89	....
Knights of Pythias, Grand Lodge	5,419	51	281	1,997	5,411 00	....	1,211 60	6,622 60	....
Labor League Mutual Benefit Society	169	....	....	....	1,239 50	....	430 00	1,669 50	....
Leaside Mutual Benefit Society	112	3	26	99 4/7	686 50	10 50	....	697 00	....
Lintizer Sick Benefit Society	144	1 **2	15	51	2,668 95	43 10	211 09	2,923 14	....
Loyal Order of Moose	5,173	14	642	851	11,054 65	776 24	....	11,830 89	....
Loyal Orange Young Briton Lodge, No. 33	134	1	9	43	108 57	58 18	....	166 75	....
Loyal True Blue Association	9,151	84	....	....	4,319 00	121 81	1,828 67	6,269 48	....
MacLean Co., Ltd., Mechanical Division, Mutual Benefit Association	120	....	39	103	925 93	28 36	623 14	1,577 43	....
Massey-Harris, Toronto, E.B.S.	1,750	16 **4	488	1,137 1/3	6,979 25	56 90	4,342 75	11,378 90	500 00
Massey-Harris, Brantford, E.B.S.	1,000	9 **5	121	466	3,366 00	50 00	1,966 24	5,382 24	....
Mozirer Sick Benefit Society	167	**5	31	81	1,984 10	787 85	1,501 69	4,273 64	....
Mutual Masonic Compact	257	5	....	....	843 00	10 74	....	853 74	....
National Cash Register Co.'s E.M.B.S.	88	....	17	42	392 00	73 76	....	465 76	....

National Iron Works E.M.S.	123	1	53	179 5/7	500 40	....	....	500 40	....
Oddfellows, Manchester Unity	2,102	9	378	2,134	30,177 93	5,738 12	12,090 97	48,007 02	3,387 25
		**7							
Orange Grand Lodge of Ontario West	34,304	371	....	....	45,765 13	947 20	106 00	46,818 33	....
Ostrowetz Independent M.B.S.	78	....	6	7	1,084 66	19 54	....	1,104 20	....
Ottawa Hebrew Benefit Society	150	**1	5	23	640 50	42 33	155 20	838 03	....
Ottawa Typographical Union 102	294	4	20	81	754 00	9 24	....	763 24	....
Polish Alliance Friendly Society	203	1	14	56½	843 50	264 00	576 00	1,683 50	....
Postal Benefit Association	202	3	....	....	501 75	19 42	....	521 17	....
Pride of Israel Sick Benefit Society	484	5	21	125	6,054 97	797 25	5,636 03	12,488 25	....
		**2							
Rogers Mfg. Co. Welfare Society	91	2	19	43	463 00	13 41	115 76	592 17	....
Russell Gear & Machine Co. E.M.B.S.	300	1	96	244	1,825 55	21 11	....	1,846 66	....
Ryerson Press Benefit Society	316	3	101	367	1,094 00	....	1,058 50	2,152 50	....
Sawyer-Massey Co., Ltd., E.M.B.A.	130	2	52	140	863 20	51 84	301 85	1,216 89	....
St. Albert Friendly Society	78	1	....	....	204 00	15 87	100 60	320 47	....
St. Boniface Benefit Society	301	1	69	297	1,281 55	266 39	16 25	1,564 19	....
St. Davids Mutual Benefit Society	470	3	57	248 3/7	3,412 90	29 57	108 75	3,551 22	....
St. Jean Baptiste L'Union	49	5	....	....	894 55	....	....	894 55	....
St. Joseph Aid Society, Formosa	86	1	9	63	318 25	55 30	....	373 55	....
Simmons Mfg. Co., Ltd., E.S.B.S.	106	....	32	61	1,290 00	17 42	....	1,307 42	....
Slingsby Mfg. Co., Ltd., E.S.B.A.	270	....	34	....	859 50	17 68	....	877 18	....
Societa di Mutuo Soccorso La Trinacria di Toronto	178	3	13	88	1,798 00	135 58	146 40	2,079 98	....
Societa di Mutuo Soccorso Racalmutese	95	1	13	29	804 00	29 00	123 92	956 92	....
Societa Figli D'Italia Mutuo Soccorso St. Antonio	110	1	10	30 3/7	688 75	198 14	27 52	914 41	50 00
Societa Italiana Di M.S.G.M.	180	1	37	148	2,317 25	70 00	77 10	2,464 35	....
		**1							
Sons and Daughters of Ireland Protestant Assn.	715	9	2	15	1,133 60	308 61	315 55	1,757 76	....
Sons of Jacob Benevolent Society	310	1	11	68	4,890 39	200 50	1,191 30	6,282 19	....
		**2							
Sons of Lithuania Benefit Society	151	1	17	52	1,084 60	38 93	162 26	1,285 79	....
		**1							
Star of Italy Mutual Aid	112	2	18	46 1/7	1,314 45	15 95	707 84	2,038 24	....
Star Mutual Benefit Society	180	....	168	69	958 25	20 36	....	978 61	....
Steel Co. of Canada, Ltd., Hamilton Works E.B.S.	2,386	18	419	1,653	20,431 90	172 67	....	20,604 57	....
Theatrical Mutual Assn., Hamilton	81	....	9	51	504 00	120 41	....	624 41	....
Theatrical Mutual Assn., Toronto	152	1	15	51	1,184 50	1,947 46	....	3,131 96	....
Toronto Civic Employees' B.A.	424	5	97	342 4/7	2,340 60	569 03	929 75	3,839 38	....
Toronto Independent B.S.	119	1	19	30	1,323 16	42 34	....	1,365 50	....
Toronto Hebrew Benevolent Society	262	2	28	143	4,746 81	429 69	....	5,176 50	....
		**1							
Toronto Hydro Electric S.E.B.S.	768	†1	162	580	5,654 75	17 22	....	5,671 97	....
		6							
Toronto Musical Protective Association	1,408	6	25	157	14,250 35	699 28	2,167 15	17,116 78	....
Toronto Railway Employees' Union	2,556	17	305	876	10,865 75	....	17,750 00	28,615 75	....
Toronto Typographical Union	1,072	6	98	460	2,664 45	153 92	....	2,818 37	....
Transportation Club of Toronto	319	2	....	....	1,804 00	73 92	187 95	2,065 87	....
United Roumanian Ben. Society	86	1	11	26	971 50	26 86	179 35	1,177 71	....
		**1							
Union of Ukranian	204	....	25	66	699 00	13 80	42 25	755 05	....
Ulga Mutual Benefit Society	81	2	17	30	984 00	....	....	984 00	....
Verity Plow Co., Relief Association	560	4	170	592	1,788 75	....	1,466 03	3,254 78	....
Waitresses Club	70	....	....	....	151 50	3 10	....	154 60	....
Willys-Overland E.M.B.S.	520	1	236	369	3,383 70	106 90	....	3,490 60	....
Young Men's Hebrew Association	107	....	7	25	1,787 25	146 07	....	1,933 32	50 00
Zion Benevolent Society	180	1	18	77	1,839 44	313 05	1,932 87	4,085 36	....
Total	103,574	839	8,089	26,304 1/14	365,223 76	26,891 30	80,458 31	472,573 37	14,424 51

Short Name of Society	EXPENDITURE							
	Expenses of management.	Amount paid for funeral benefits during 1927.	Amount paid for sick benefits during 1927.	Amount paid for medical attendance during 1927.	Amount paid for special relief during 1927.	All other.	Total.	Paid for investments.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Watch Case Co.'s M.W.A.	60 00		633 24			72 14	765 28	
Army and Navy Veterans, Hamilton	659 73	200 00		342 00	290 70	675 11	2,167 54	
Army and Navy Veterans, Toronto	691 80	150 00			71 50		913 30	
Bain Waggon Co.'s Employees' M.B.A.	86 15		563 00			16 00	665 15	
Beaver Sick and Funeral Benefit Club	101 18	100 00	606 92			740 50	1,548 60	
Brantford Carriage Co., Ltd., Relief Association	63 27		948 88				1,012 15	
Brantford Hungarian Mutual Ben. Society	426 40		343 00				769 40	
Brown Bros. Ltd. Employees' Ben. Society	11 15		371 91				383 06	
Brunner Mond Mutual Benefit Society	139 53	50 00	702 86	1,847 50			2,739 89	
Canada Cycle & Motor Co., Ltd. E.M.B.S.	254 30	90 00	1,982 79	920 00	55 00	32 00	3,334 09	
Canada Furniture Mfrs., Ltd., E.B.S.	45 00		200 00	334 82		14 00	593 82	
Canadian Allis-Chalmers, Ltd. E.M.B.S.	380 13	300 00	3,335 29	1,150 50		630 50	5,796 42	
Canadian Pacific Expressmen's S.B.A.	763 33	1,500 00	7,512 00				9,775 33	2,013 48
Canadian Executive Board, Carpenters and Joiners	6,859 79	975 50			231 23	10,745 45	18,811 97	700 00
Canadian General Electric Co., Ltd. E.M.B.S.	46 00		1,733 77	668 25			2,448 02	
Canadian Hebrew Benevolent Society	1,665 20	45 00	192 00	713 50			2,615 70	
Canadian Order of Rechabites	1,250 66	250 00	933 25	619 22		175 72	3,228 85	
Cigarmakers' Union, Hamilton	506 94	500 00	829 00	126 00		1,100 00	3,061 94	
Cigarmakers' Union, Toronto	804 80	550 00	564 00		7 20	3,514 00	5,440 00	
Cobban Mfg. Co. Employees' M.B.S.	31 75		260 00			157 20	448 95	
Cockshutt Plow Co. Relief Association	266 75	700 00	2,854 50		100 00		3,921 25	
Consumers Gas Co.'s E.M.B.S.	165 60	468 00	2,211 56	1,194 11			4,039 27	
Czenstochower Aid Society	843 02	156 50	557 00	526 41	120 00	1,231 00	3,433 93	
Daughters and Maids of England B.S.	6,368 84	1,300 00					7,668 84	3,300 00
Dunlop Tire & Rubber Goods E.M.B.S.	449 95	60 00	1,634 11	1,017 00			3,161 06	
Employees' Mutual Benefit Association of the Dominion Forge & Stamping Co.	20 73		886 00			966 93	1,873 66	
Employees' Protective League of the Seaman Kent Co., Ltd	37 34		164 23				201 57	
Engineers' Mutual Benefit Fund	1,156 10		488 30	36 20	130 00	145 00	1,955 60	
Evening Telegram Employees' B.S.	100 60		306 00				406 60	
Globe Printing Co.'s Employees' B.S.	367 90	200 00	506 00				1,073 90	
Goodyear Relief Association	1,687 22		9,299 00				10,986 22	3,699 33
Goold, Shapley & Muir Co. E.R.A.	38 50	30 00	117 30				185 80	
Grand Order of Israel Benefit Society								
Greening Wire Co., Ltd. E.B.S.	73 40	160 00	699 37				932 77	
Greey's, W. & J. G., Employees' M.S.B.S.	36 00		249 62				285 62	
Gutta Percha & Rubber Mfg. Co. E.S.B.S.	199 00	450 00	2,714 56				3,363 56	

H.A. Mutual Benefit Society	2,006 59	300 00	3,539 00	2,400 00			8,245 59	
Hamilton Rolling Mills Benefit Society	246 00	705 00	933 75	839 80	86 95	88 00	2,899 50	
Hamilton St. Stanislaus M.B.S	48 00		155 00			36 50	239 50	
Hebrew Friendly Society of Toronto	623 04		445 35	518 30		550 26	2,136 95	
Hebrew Sick Benefit Society	3,222 89	70 00	292 00	836 15	256 50		4,677 54	
Heintzman & Co.'s Employees' Benefit Society	35 00	50 00	355 00				440 00	
Hibernians, Ancient Order of	2,871 44	1,000 00	665 00	486 50	166 25	1,650 52	6,839 71	
Imperial Varnish & Color S.B.S	35 55		159 48				195 03	
Irish Catholic Benevolent Union	199 31	300 00	46 00	136 00	11 00	190 36	882 67	
Italo-Canadese Benevolent Society	356 15	664 00	1,536 00	427 20		340 37	3,323 72	
Judean Benevolent and Friendly Society	1,578 46		569 00	607 50	150 00	89 45	2,994 41	
Kieltzer Sick Benefit Society	586 64		486 00	975 75	400 00	176 20	2,624 59	
Knights of Pythias, Grand Lodge	6,427 88						6,427 88	
Labor League Mutual Benefit Society	425 47			335 00		600 00	1,360 47	
Leaside Mutual Benefit Society	90 79		697 00				787 79	
Linitzer Sick Benefit Society	807 79	167 00	408 00	771 60	50 00	172 00	2,376 39	
Loyal Order of Moose		1,400 00	5,957 00	1,425 00			8,782 00	
Loyal Orange Young Briton Lodge, No. 33	24 50		129 00				153 50	
Loyal True Blue Association	3,931 25	2,000 00					5,931 25	
MacLean Co., Ltd., Mechanical Division Mutual Benefit Association	12 52		1,246 28				1,258 80	
Massey-Harris, Toronto E.B.S	1,236 50	1,620 00	6,869 00			977 50	10,703 00	
Massey-Harris, Brantford E.B.S	282 32	1,150 00	2,789 75				4,222 07	
Mozirer Sick Benefit Society	684 05		483 00	740 93	745 00	1,656 37	4,309 35	
Mutual Masonic Compact	126 64	500 00					626 64	
National Cash Register Co.'s E.M.B.S	35 00		433 43			49 00	517 43	
National Iron Works E.M.S	35 10	30 00	481 95				547 05	
Oddfellows, Manchester Unity	8,817 10	5,577 63	15,045 25	3,190 07	138 88	7,896 07	40,665 00	17,500 00
Orange Grand Lodge of Ontario West	6,838 56	34,962 25				1,445 00	43,245 81	
Ostrowetz Independent M.B.S	158 40		45 00	296 54		723 49	1,223 43	
Ottawa Hebrew Benefit Society	535 64		92 00	179 00		75 50	882 14	
Ottawa Typographical Union 102		405 00					405 00	
Polish Alliance Friendly Society	887 08	100 00	304 09	36 00		134 36	1,461 53	
Postal Benefit Association	66 35	450 00					516 35	
Pride of Israel Sick Benefit Society	2,970 06	850 00	1,107 00	3,045 90	1,200 58	2,784 09	11,957 63	
Rogers Mfg. Co. Welfare Society	47 60	200 00	258 00				505 60	
Russell Gear & Machine Co. E.M.B.S	225 04	50 00	1,463 70				1,738 74	
Ryerson Press Benefit Society	42 10	475 00	3,272 50	32 75			3,822 45	
Sawyer-Massey Co., Ltd. E.M.B.A	39 00	100 00	634 50		300 00		1,073 50	
St. Albert Friendly Society	61 43	100 00				32 65	194 08	
St. Boniface Benefit Society	229 60	30 00	1,485 40		8 40	5 35	1,758 75	
St. Davids Mutual Benet Society	1,413 36	225 00	1,272 35	334 10		460 32	3,705 13	
St. Jean Baptiste L'Union	190 74	1,000 00					1,190 74	
St. Joseph Aid Society, Formosa	34 27	60 00	231 00				325 27	
Simmons Mfg. Co., Ltd. E.S.B.S	80 00		605 64			296 00	981 64	
Slingsby Mfg. Co., Ltd. E.S.B.A	87 00		642 67				729 67	
Societa di Mutuo Soccorso La Trinacria di Toronto	475 80	600 00	440 00	341 00		529 00	2,385 80	
Societa di Mutuo Soccorso Racalmutese	110 96	214 00	145 00	165 00			634 96	
Societa Figli D'Italia Mutuo Soccorso St. Antonio	140 25	120 00	152 07	19 95			432 27	
Societa Italiana Di M.S.G.M	265 96	200 00	889 00	297 00		85 00	1,736 96	
Sons and Daughters of Ireland Protestant Association	395 73	850 00					1,245 73	
Sons of Jacob Benevolent Society	957 27	441 60	408 00	1,407 75	176 00	1,643 90	5,034 52	
Sons of Lithuania Benefit Society	162 69	225 00	497 00				884 69	
Star of Italy Mutual Aid	374 16	300 00	323 00	207 00		1,063 59	2,267 75	
Star Mutual Benefit Society	64 25		810 00				874 25	
Steel Co. of Canada, Ltd., Hamilton Works E.B.S	622 28	3,500 00	8,267 35	4,780 76		3,634 50	20,804 89	
Theatrical Mutual Association, Hamilton	347 72		255 00	97 86		60 60	761 18	
Theatrical Mutual Association, Toronto	830 76	250 00	309 00	232 11	85 00	30 75	1,737 62	3,000 00
Toronto Civic Employees' B.A	1,977 34	750 00	1,229 00	267 28			4,223 62	

Short Name of Society	EXPENDITURE							
	Expenses of management.	Amount paid for funeral benefits during 1927.	Amount paid for sick benefits during 1927.	Amount paid for medical attendance during 1927.	Amount paid for special relief during 1927.	All other.	Total.	Paid for investments.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Toronto Independent B.S.	632 00	150 00	180 00	550 00	110 00	500 00	2,122 00	
Toronto Hebrew Benevolent Society	693 09	305 00	1,144 00	1,174 50		1,427 92	4,744 51	1,011 99
Toronto Hydro Electric S.E.B.S.	482 50	1,200 00	3,430 35	105 85		595 00	5,813 70	
Toronto Musical Protective Association	9,514 48	600 00	471 00			2,161 00	12,746 48	10,097 57
Toronto Railway Employees' Union		17,750 00	8,761 68	1,510 00			28,021 68	
Toronto Typographical Union	81 34	300 00	2,760 00		74 28		3,215 62	
Transportation Club of Toronto	1,830 55	200 00				100 00	2,130 55	
United Roumanian Ben. Society	368 85	200 00	260 24				829 09	
Union of Ukranian	62 48					50 00	112 48	
Ulga Mutual Benefit Society	327 00	200 00	300 00				827 00	
Verity Plow Co. Relief Association	213 67	300 00	3,288 61				3,802 28	
Waitresses Club	184 28					32 50	216 78	
Willys-Overland E.M.B.S.	185 66	50 00	2,579 40				2,815 06	
Young Men's Hebrew Association	841 06		200 00	399 25	83 70		1,524 01	
Zion Benevolent Society	2,320 39	220 00	586 75	517 25	203 00	170 17	4,017 56	
Totals	99,772 79	91,701 48	137,221 10	39,182 16	5,251 17	52,728 84	425,857 54	41,322 37

Name of Society	When organized or incorporated	Head Office	Name of President	Name of Secretary	Address
American Watch Case Company's Employees' Mutual Welfare Association	1919	Toronto	W. G. M. Gallinger	H. McGowan	Toronto.
Army and Navy Veterans, Toronto	1888	Toronto	Edward Nicholson	Thos. M. Burn	Toronto.
Army and Navy Veterans, Hamilton	1897	Hamilton	Andrew H. Frame	W. L. Wardley	Hamilton.
Bain Wagon Co. Employees' Mutual Benefit Association	1900	Woodstock	John Pattinson	W. S. Piper	Woodstock.
Beaver Sick and Funeral Benefit Club	1917	Toronto	H. Taylor	H. Page	Toronto.
Brantford Carriage Co., Ltd., Relief Association	1920	Brantford	Geo. Reeve	F. G. Brydges	Brantford.
Brantford Hungarian Mutual Benefit Society	1926	Brantford	Geo. Pete	Anthony Horvath	Brantford.
Brown Bros., Limited, Employees' Benefit Society	1903	Toronto	A. G. Potts	J. E. Lamb	Toronto.
Brunner Mond Mutual Benefit Society	1918	Amherstburg	T. G. Barrington	H. M. Stancliff	Amherstburg.
Canada Cycle and Motor Co., Ltd., Employees' Mutual Benefit Society	1918	Weston	Joshua Lodge	Percy Knight	Weston.
Canada Furniture Manufacturers (Limited), Employees' Benefit Society	1896	Woodstock	Chas. Berlett	L. E. Brown	Woodstock.
Canadian Allis-Chalmers, Ltd., Employees' Mutual Benefit Society	1897	Toronto	John P. Ferguson	W. J. Hanley	Toronto.
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Toronto	Fred Adams	W. W. Young	Toronto.
Canadian General Electric, Ward St. Works Division Sick Benefit Society	1920	Toronto	Percy Cockfield	H. M. Robinson	Toronto.
Canadian Hebrew Benevolent Society	1920	Toronto	H. Cohen	Jos. Schein	Toronto.
Canadian Hungarian Mutual Benefit Federation	1928	Hamilton		Nick Pasztor	Hamilton.
Canadian National Expressmen's Mutual Benefit Association	1928	Toronto		W. T. Murphy	Toronto.
Canadian Order of Rechabites	1912	Toronto	John Hart	Arch. Carmichael	Toronto.
Canadian Pacific Expressmen's Sick Benefit Association	1893	Toronto	G. R. Jones	T. R. J. Plant	Toronto.
Cigarmakers' Union No. 27, Toronto	1894	Toronto	L. Greyerbiehl	J. Pamphilon	Toronto.
Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	Wm. Crawford	Edw. O'Dell	Hamilton.
Cobban Mfg. Co.'s Employees' Mutual Benefit Society	1888	Toronto	Geo. Crosbie	J. S. Hunter	Toronto.
Cockshutt Plow Co. Relief Association	1899	Brantford	Geo. W. Dorland	Frank Elliott	Brantford.
Consumers' Gas Co., Employees' Mutual Benefit Society	1918	Toronto	Wm. Forbes	C. J. Kennedy	Toronto.
Czenstochower Aid Society	1916	Toronto	M. Coplan	J. Potash	Toronto.
Daughters and Maids of England Benevolent Society	1895	Hamilton	Alice I. Poulter	W. E. Millar	Hamilton.
Dominion Forge & Stamping Co., Limited, Employees' Mutual Benefit Association	1920	Walkerville	John Mowat	E. A. Lacroix	Windsor.
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	Herbert Saunders	L. P. Arlett	Toronto.
Employees' Protective League of the Seaman-Kent Company, Limited	1912	Meaford	F. Kent	F. Holloway	Meaford.
Engineers' Mutual Benefit Society	1925	Toronto	F. A. W. Taylor	W. J. Hudson	Toronto.
Evening Telegram Employees' Benefit Society	1912	Toronto	H. Leake	T. Hopmans	Toronto.
Globe Printing Co.'s Employees' Benefit Society	1896	Toronto	A. D. Clarke	Geo. Cashman	Toronto.
Goodyear Relief Association	1919	Toronto	E. H. Koken	J. H. Thompson	Toronto.
Goold, Shapley and Muir Company Employees' Relief Association	1913	Brantford	Wm. J. Taylor	H. C. Jackson	Brantford.
Grand Order of Israel Benefit Society	1908	Hamilton		D. A. Robinson	Hamilton.
B. Greening Wire Co., Ltd., Employees' Benefit Society	1910	Hamilton	W. Vasey	G. S. Battram	Hamilton.
W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1899	Toronto	Adam Smith	C. B. Munroe	Toronto.
Gutta Percha and Rubber Manfg. Co.'s Employees' Sick Benefit Society	1901	Toronto	J. W. Patterson	S. Wrathall	Toronto.
H. A. Mutual Benefit Association	1918	Toronto	S. G. Brock	Geo. Mountford	Toronto.
Hamilton Rolling Mills Benefit Society	1905	Hamilton	James H. Ailles	H. P. Heath	Hamilton.
Hamilton St. Stanislaus Mutual Benefit Society	1916	Hamilton	Frank Pajackowski	A. Moneska	Hamilton.
Hebrew Friendly Society of Toronto	1909	Toronto	Hyman L. Stern	M. Jacobs	Toronto.
Hebrew Sick Benefit Society	1918	Toronto	Harry Kornblum	C. M. Gorlitzky	Toronto.
Heintzman & Co.'s Employees' Benefit Society	1885	Toronto	W. Benney	T. H. Kirk	Toronto.
Hibernians, Ancient Order of	1893	Ottawa	P. W. Falvey	Wm. Ryder	Ottawa.
Imperial Varnish and Colour Sick Benefit Society	1911	Toronto	J. M. Langton	Thos. Richards	Toronto.
Irish Catholic Benevolent Union	1883	Toronto	Fred. G. Reynolds	Robert Scollard	Toronto.
Italo-Canadese Benevolent Society	1919	Toronto	G. Bagnato	P. Carollo	Toronto.
Judean Benevolent and Friendly Society	1919	Toronto	A. Greenbaum	I. Hornick	Toronto.
Kieltzer Sick Benefit Society of Toronto	1914	Toronto	S. Moshenberg	J. Tenenbaum	Toronto.

Name of Society	When organized or incorporated	Head Office	Name of President	Name of Secretary	Address
Knights of Pythias, Grand Lodge of Ontario	1893	Toronto	H. C. Lewis	Alex. Coulter	Toronto.
Labour League Mutual Benefit Society	1927	Toronto	I. Strasuner	David Stock	Toronto.
Leaside Mutual Aid Society	1923	Leaside	W. G. Gray	H. Flowers	Toronto.
Linitzer Sick Benefit Society	1916	Toronto	F. Book	I. Berman	Toronto.
Loyal Order of Moose of Ontario	1917	Toronto	A. E. Fletcher	Norman G. Heyd	Toronto.
Loyal True Blue Association	1893	Toronto	W. G. Farley	J. A. Stewart	Toronto.
Loyal Orange Young Briton Lodge No. 33	1895	Ottawa	L. M. Cowan	G. Penwarden	Ottawa.
MacLean Publishing Co., Ltd., Mechanical Division, Mutual Benefit Association	1923	Toronto	O. J. Hutchinson	Frank Austen	Toronto.
Massey-Harris, Toronto, Employees' Mutual Benefit Society	1883	Toronto	S. A. Banks	Thos. Carruthers	Toronto.
Massey-Harris, Limited, Brantford, Employees' Benefit Association	1894	Brantford	G. Crook	C. Tune	Brantford.
Mozirer Sick Benefit Society	1906	Toronto	Frank Cohen	N. Gurarie	Toronto.
Mutual Masonic Compact	1893	St. Catharines	George Burch	C. M. Burgoyne	St. Catharines.
National Cash Register Co.'s Employees' Benefit Society	1907	Toronto	R. Read	W. W. Scott	Toronto.
National Iron Works Employees' Mutual Benefit Society	1913	Toronto	Samuel Dale	Harry Hambleton	Toronto.
Oddfellows, Independent Order of	1875	Toronto	Chas. A. Byam	Wm. Brooks	Toronto.
Oddfellows, Independent Order of, M.U.	1893	Toronto	Thos. H. White	John T. Tilley	Toronto.
Orange Grand Lodge of Ontario West	1891	Toronto	J. J. Hunter	W. M. Fitzgerald	Toronto.
Order of Sons of Italy of Ontario Mutual Benefit Society	1927	Toronto		P. Carrollo	Toronto.
Ostrowetz, Independent Mutual Benefit Society	1925	Toronto	L. Grossman	M. Blackstein	Toronto.
Ottawa Hebrew Benefit Society	1913	Ottawa	M. B. Margosches	S. Lightstone	Ottawa.
Ottawa Typographical Union No. 102	1895	Ottawa	J. W. Jefferson	J. K. Peffers	Ottawa.
Polish Alliance Friendly Society of Canada	1907	Toronto	W. Bazan	P. Dilevich	Toronto.
Postal Benefit Association of Toronto	1894	Toronto	H. J. Hughes	D. S. M. Glade	Toronto.
Pride of Israel Sick Benefit Society	1905	Toronto	B. Zale	A. Lipson	Toronto.
Rogers, Wm., Mfg. Co., Welfare Society	1919	Niagara Falls	W. Fenwick	M. Thompson	Niagara Falls.
*Russell Gear & Machine Co. Employees' Mutual Benefit Society	1920	Toronto	Harold Taylor	F. McGlashan	Toronto.
Ryerson Press Benefit Society	1921	Toronto	R. W. Whittaker	T. O. Pourie	Toronto.
Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	L. McKenzie	Thos. Bimson	Hamilton.
Simmons, Ltd., Employees' Mutual Benefit Society	1923	Toronto	James Marshall	Edward Nelson	Toronto.
Slingsby Mfg. Co., Limited, Employees' Benefit Association	1920	Brantford	R. Mansfield	C. B. Hitchon	Brantford.
Societa Figli di Mutuo Soccorso St. Antonio di Ottawa	1919	Ottawa	G. Defalco	L. Scarcella	Ottawa.
Societa Italiana di M. S. Guglielmo Marconi	1917	Sault Ste. Marie	A. Braido	J. B. Paolini	Sault Ste. Marie.
Societa di Mutuo Soccorso Recalmutese	1919	Hamilton	S. Borsellino	A. Unelli	Hamilton.
Societa di Mutuo Soccorso la Trinacria di Toronto	1914	Toronto	A. Gatto	M. Calderone	Toronto.
Sons and Daughters of Ireland Protestant Association	1893	Toronto	A. D. Bruce	Jas. Steele	Toronto.
Sons of Jacob Benevolent Society	1918	Toronto	L. Feinberg	B. Goldstein	Toronto.
†Sons of Lithuania Benefit Society	1914	Toronto	V. Churinsky	J. Petravicia	Toronto.
Steel Co. of Canada, Ltd., Hamilton Works Employees' Benefit Society	1902	Hamilton	J. H. Gordon	W. G. Hancock	Hamilton.
St. Albert Friendly Society	1909	Renfrew	Thos. Prince	A. J. Lemenchick	Renfrew.
St. Boniface Friendly Society	1894	Kitchener	Jos. A. Tuhrman	Alex. Wey	Kitchener.
St. David's Mutual Benefit Society	1914	Toronto	Wm. H. Lundy	J. B. Whiteley	Toronto.
St. Jean Baptiste L'Union	1887	Ottawa	Jos. Evraire	P. N. Chapman	Hull.
St. Joseph Aid Society of Formosa	1887	Formosa	Frank Beninger	O. Beingessner	Formosa.
Star of Italy Mutual Aid and Benevolent Society	1918	Niagara Falls	Andrew Fisher	D. Vecchio	Niagara Falls.
Star Mutual Benefit Society	1926	Toronto	J. J. Jeffers	N. H. Coulter	Toronto.
Theatrical Mutual Association of Hamilton	1907	Hamilton	P. W. Timmons	H. C. Stroud	Hamilton.
Theatrical Mutual Association of Toronto	1866	Toronto	H. T. Culley	C. W. Leake	Toronto.
Toronto Civic Employees' Benevolent Association	1893	Toronto	W. E. Annis	Jas. B. Skelhorn	Toronto.
Toronto Hydro-Electric System Employees' Mutual Benefit Society	1914	Toronto	W. C. Jackson	E. Felton	Toronto.
Toronto Hebrew Benevolent Society	1899	Toronto	K. Jaffey	Guy Isman	Toronto.

Toronto Independent Benevolent Association	1911	Toronto	L. Damsky	H. K. Boum	Toronto.
Toronto Musical Protective Association	1887	Toronto	G. B. Henderson	Jos. Weatherburn	Toronto.
Toronto Railway Employees' Union	1897	Toronto	Jas. Scott	W. D. Robbins	Toronto.
Toronto Typographical Union No. 91	1894	Toronto	Sam. J. McMaster	George Murray	Toronto.
Transportation Club of Toronto	1917	Toronto	F. P. Nelson	Harry F. Walker	Toronto.
Ulga Mutual Benefit Society	1924	Toronto	Jacob Lechowski	M. Legocki	Toronto.
Union of, Ukranian	1926	Toronto	A. Sarmatiuk	W. Boyki	Toronto.
United Roumanian Mutual Benefit Society	1924	Windsor	Geo. N. C. Bolohan	Geo. Jatzko	Windsor.
Verity Plow Company Relief Association	1899	Brantford	M. F. Verity	Chas. Carter	Brantford.
Waitresses' Club	1922	Toronto	N. Ward	Jean Johns	Toronto.
Warshaver Mutual Benefit Society	1928	Toronto		Jos. Brody	Toronto.
Willys-Overland Employees' Mutual Benefit Society	1920	Toronto	John F. Clarke	John MacArthur	Toronto.
Young Men's Hebrew Association	1912	Toronto	I. Simpson	Harry Zweig	Toronto.
Zion Benevolent Society	1911	Toronto	S. M. Ross	P. J. Isaacson	Toronto.

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*Name changed—Canadian Acme Screw and Gear Employees' Mutual Benefit Society.

†Name changed—Sons and Daughters of Canadian Lithuanian Mutual Benefit Society.

F

COMPANIES NOT WITHIN A, B, C, D, and E

F

MUTUAL LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE, WATERLOO, ONTARIO

Officers.—President, Hume Cronyn, London; 1st Vice-President, R. O. McCulloch, Galt; 2nd Vice-President, J. Kerr Fisken, Toronto; Chairman of the Executive, C. M. Bowman, Kitchener; General Manager, W. H. Somerville, Waterloo.

Directors.—L. J. Breithaupt, Kitchener; W. G. Watson, Toronto; Sir Lomer Gouin, Montreal; Major-General Hon. S. C. Mewburn, K.C., Hamilton; Louis La Course Lang, Kitchener; Glyn Osler, K.C., Toronto; W. J. Blake Wilson, Vancouver; Isaac Pitblado, Winnipeg; Hon. J. Fred Fraser, E. J. Long, Halifax; T. A. Russell, Toronto.

Total assets	$89,233,342
Ontario business in force (gross)	190,482,799
Total business in force (gross)	386,669,481

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$6,272,662
Premiums—Total business (net)	13,886,820
Death claims—Ontario (net)	919,661
Deatn claims—Total business (net)	2,024,274

This insurer is now authorized pursuant to *The Insurance Act* (*Ontario*), by License No. 963, expiring on the 30th of June, 1929, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly, it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

THE WELLINGTON FIRE INSURANCE COMPANY, MUTUAL AND STOCK

HEAD OFFICE, TORONTO

Commenced Business, September, 1840

OFFICERS AND DIRECTORS (1928)

Officers.—President, W. A. Denton; Vice-President, E. B. Stockdale; Secretary-Treasurer, W. H. Buscombe.

Directors.—W. A. Denton, Toronto; E. B. Stockdale, Toronto; E. J. Hayes, Toronto; H. Begg, Toronto; W. F. Buckingham, Guelph; W. R. Begg, Toronto; H. C. Edgar, Preston; Col. S. C. Robinson, Walkerville; H. C. Scholfield, Toronto.

Auditors.—A. C. Neff, Toronto; I. P. M. Robertson, Toronto.

Statement for the Year Ending 31st December, 1927

Authorized capital stock	$150,000 00
Subscribed capital stock	150,000 00
Paid-up capital stock	150,000 00

Assets

Debentures and Canada War Loan. (*See Schedule "C"*)		$321,263 90
Cash on hand at head office	$6,555 58	
Cash on deposit in Dominion Bank, Toronto	28,475 66	
		35,031 24
Amount held in trust for reinsuring company		11,157 11
" of agents' balances		33,151 81
" of premium notes in force, after deducting all payments thereon and assessments levied		90 20
" of accrued interest		2,862 45
Total Assets		$403,556 71

Liabilities

Amount of losses supposed or reported	$3,352 67
" of reserve of unearned premiums carried out at 80 per cent	132,420 44
" due sundry reinsuring companies	29,831 52
" of all other	1,000 00
Total Liabilities	$166,604 63

Receipts

Cash balance at 31st December, 1926 (not extended), $32,529.71.	
Cash received from instalments, 1927	$135 30
" from instalments, prior years	3 00
" for interest	12,807 76
" for premiums on cash system	371,823 95
" for agents' balances, 1926, received in 1927	38,300 77
" for reinsurance on losses	62,387 15
" from realization of investments (not extended), $9,820.00.	
" from all other sources	20,250 00
Total Receipts	$505,707 93

Expenditure

Expenses of management:	
Commissions, $79,395.03; investigation of claims, $2,667.55; assessment and fees, $376.41; Fire Marshal tax, $879.91; taxes, $1,878.59; rent, $3,252; salaries and fees, $10,325.00; printing, postage, etc., $4,362.27; other expenses, $8,491.42	$111,628 18
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1927	3,953 00
" losses which occurred during 1927	151,879 52
" reinsurance on losses	136,845 58
" rebate	35,684 99
" dividends	7,920 00
Expenditure other than the foregoing	265 13
Cash paid for investments (not extended), $64,850.00.	
Total Expenditure	$448,176 40

Currency of Risks

Amount covered by Policies in force 31st December, 1927

System	One year or less	Three years	Total
Mutual		$26,000 00	$26,000 00
Cash	$21,609,847 00	38,213,132 00	59,822,979 00
Total	$21,609,847 00	$38,239,132 00	$59,848,979 00
Reinsurance			
In cash system	$10,748,744 00	$11,533,273 00	$22,282,017 00
Net risks at 31st December, 1927	$10,861,103 00	$26,705,859 00	$37,566,962 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1926	8	$11,500 00
Policies new and renewed during 1927	8	26,000 00
Gross number during 1927	16	$37,500 00
Less expired and cancelled during 1927	8	11,500 00
Net risks in force of Mutual System 31st December, 1927	8	$26,000 00
Cash System		
Policies in force 31st December, 1926	30,316	$51,922,005 00
Policies new and renewed during 1927	23,720	40,164,141 00
Gross number during 1927	54,036	$92,086,146 00
Less expired and cancelled in 1927	22,514	33,263,167 00
Net risks in force on Cash System 31st December, 1927	31,522	$59,822,979 00

Schedule "C"

Bonds and Debentures owned

	Par value	Book value
Toronto Harbor Commissioners, Guaranteed by City of Toronto, 1953, 4½%	$10,000 00	$10,000 00
Province of Ontario, 1948, 5%	4,000 00	4,100 00
Province of Ontario, 1944, 4½%	41,000 00	40,524 00
City of Toronto, 1939, 6%	5,000 00	5,460 00
City of Hamilton, 1943, 5%	25,000 00	26,000 00
Province of Ontario, 1936, 4½%	15,000 00	14,647 50
Grand Trunk Pacific Railway, Guaranteed by Dominion Government, 1962, 3%	19,440 00	13,860 80
Grand Trunk Pacific Railway, Guaranteed by Province of Saskatchewan, 1939, 4%	9,720 00	8,796 60
Province of Alberta, 1936, 6%	1,000 00	1,070 00
Province of Alberta, 1936, 6%	2,000 00	2,140 00
Dominion of Canada Refunding, 1944, 4½%	60,000 00	60,050 00
City of Toronto, 1940, 6%	5,000 00	5,487 50
City of Toronto, 1943, 5%	10,000 00	10,350 00
City of London, 1936, 3½%	10,000 00	9,100 00
City of Toronto, 1939, 4½%	10,000 00	9,875 00
Province of Ontario, 1936, 4½%	10,000 00	10,015 00
Dominion of Canada, 1946, 4½%	5,000 00	5,037 50
Dominion of Canada, 1946, 4½%	15,000 00	15,150 00
Dominion of Canada, 1940, 4½%	10,000 00	9,925 00
Canada Permanent Mortgage Corporation, 1932, 5%	25,000 00	25,000 00
Canada Permanent Mortgage Corporation, 1932, 5%	25,000 00	25,000 00
Dominion of Canada, 1940, 4½%	10,000 00	9,675 00
Total	$327,160 00	$321,263 90

G

RECIPROCAL OR INTER-INSURANCE EXCHANGES

G

AFFILIATED UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.
Date of Organization.—1922. *Date of initial Ontario license.*—January 1, 1925.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$1,607,769 00
Cash in banks and trust companies	72,675 01
Premium deposits uncollected, written after Oct. 1, 1927	81,181 47
Interest accrued	17,441 05
Over book value	3,331 00
Gross Assets	$1,782,397 53
Total Admitted Assets	$1,782,397 53

Liabilities

Net amount of unpaid claims	$28,257 61
Unearned premium deposits	699,283 34
Salaries, expenses, etc., due and accrued	465 19
Taxes due and accrued	4,000 00
Commissions due and accrued	13,499 05
Cash dividends due and unpaid to subscribers	66,433 42
Total amount of all Liabilities	$811,938 61
Surplus of assets over all liabilities	970,458 92
Total	$1,782,397 53

Income

Gross premium deposits	$1,094,961 10	
Return premium deposits	279,639 74	
Net premium deposits		$815,321 36
Interest on bonds, deposits, etc		63,609 05
Gain on transfer of Canadian fund		11 49
Refunds from other companies		5,000 00
Increase in book value of bonds		27,381 00
Total Income		$911,322 90
Ledger assets, December 31st, 1926		1,566,720 77
Total		$2,478,043 67

Disbursements

Gross amount paid for losses (including $31,911.34 occurring in previous years)	$432,746 87	
Less amount received for salvage	52,136 31	
Net amount paid policyholders for losses		$380,610 56
Expense of adjustment and settlement of losses		5,330 10
Expense administration		144,949 39
Advisory committee expense		6,696 04
Legal expense		361 65
State taxes on premium deposits		5,064 09
Insurance Department licenses and fees		2,372 74
Underwriters' boards and Tariff Association		1,371 07
Fire department, fire patrol, salvage corps, fees, etc		3,001 65
Auditors' fees		384 34
Rents		8,177 84
Printing and stationery		6,801 42
Furniture and fixtures		1,804 28
Inspection and surveys		19,853 33
All other		11,447 76
Total Disbursements		$598,226 26
Unused premium deposits returned to subscribers		115,667 90
Total		$713,894 16
Balance		1,764,149 51
		$2,478,043 67

Risks and Deposits

	All Risks (Fire, and other than fire)	Gross Deposits thereon
In force on December 31st, 1926	$170,909,430 00	$1,047,704 85
Written or renewed during the year, per income No. 2	204,340,335 00	1,094,961 10
Total	$375,249,765 00	$2,142,665 95
Deduct those expired and marked off as terminated	167,775,038 00	888,775 26
In force December 31st, 1927	$207,474,727 00	$1,253,890 69
Deduct amount reinsured and authorized deductions	....	....
Net amount in force	$207,474,727 00	$1,253,890 69

Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Several liability is limited.

To what extent is the liability of the subscribers limited?

ANSWER.—One and one-half times their annual premiums on a single risk. Ten times such premiums in a conflagration.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—$537,581.24.

Largest gross aggregate amount insured in any one hazard, $200,000.00.

Largest net aggregate amount insured in any one hazard, $200,000.00.

Losses incurred during 1927, $376,956.83.

Kind of insurance written: Fire, lightning, sprinkler, leakage, windstorm.

Total losses less reinsurance paid since organization, $1,493,694.61.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—All expenses.

Does the Exchange appoint local agents?

ANSWER.—No.

What commission is paid local agents?

ANSWER.—None.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

Business in the Province of Ontario during 1927

Gross risks written	$9,824,998 00
Less risks cancelled	2,121,452 00
Net risks written	$7,703,546 00
Gross premium deposits on risks written	$44,185 85
Less: Return premiums on policies	15,555 16
Net premium deposits received	$28,630 69
Net losses paid	$7,601 67
Net losses incurred	$4,206 79

AMERICAN EXCHANGE UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Weed & Kennedy.

Ontario Representative.—K. B. McLaren, Confederation Life Bldg., Toronto.

Date of organization.—1892. *Date of initial Ontario license.*—January 1st, 1925.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$1,723,465 27
Cash in banks and trust companies	203,497 58
Premium deposits uncollected written after October 1st, 1927	36,378 34
Interest accrued	24,378 33
Market value of bonds over book value	108,514 73
Gross Assets	$2,096,234 25
Total Admitted Assets	$2,096,234 25

Liabilities

Net amount of unpaid claims	$6,300 00
Unearned premium deposits	226,842 35
Administration expenses	6,021 90
Taxes	6,139 58
Contingencies	100,990 28
Subscribers' excess balances	139,600 00
Total Liabilities	$485,894 11
Surplus of assets over all liabilities	1,610,340 14
Total	$2,096,234 25

Income

Gross premium deposits		$441,227 77	
Less reinsurance	$19,933 87		
Return premium deposit	33,938 70		
		53,872 57	
Net premium deposits			$387,355 20
Interest on bonds and deposits			83,045 94
Profit on sale or maturity of bonds			3,042 22
Total Income			$473,443 36
Ledger assets, December 31st, 1926			1,732,277 34
Total			$2,205,720 70

Disbursements

Gross amount paid policyholders for losses (including $1,599.52 occurring in previous years)		$7,744 73	
Less amount received for salvage	$4,731 36		
reinsurance	810 74		
		5,542 10	
Net amount paid policyholders for losses			$2,202 63
Expenses of adjustment and settlement of losses			319 55
Expenses of administration			68,009 06
Advisory committee expenses			1,318 00
Legal expenses			76 77
State taxes on deposits			1,499 90
Insurance Department licenses and fees			680 43
Board assessments			386 51
Fire patrol			780 87
Audit			500 00
Miscellaneous			1,955 79
Subscribers special excess contracts			9,718 68
Gross loss on sale or maturity of bonds			250 00
Total Disbursements			$87,698 19
Unused premium deposits returned, etc			154,681 32
Total			$242,379 51
Balance			1,963,341 19
			$2,205,720 70

Risks and Deposits

	All Risks (Fire, and other than fire)	Gross Deposits Thereon
In force on December 31st, 1926	$136,097,340 00	$407,317 72
Written or renewed during the year, per income No. 2	152,724,418 00	441,227 77
Total	$288,821,758 00	$848,545 49
Deduct those expired and marked off as terminated	140,035,150 00	407,628 84
In force December 31st, 1927	$148,786,608 00	$440,916 65
Deduct amount reinsured and authorized deductions	569,250 00	1,066 24
Net amount in force	$148,217,358 00	$439,850 41

Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes.

To what extent is the liability of the subscribers limited?

ANSWER.—Ten times one annual premium.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—$1,372,419.66.

Largest gross aggregate amount insured in any one hazard, $750,000.00.

Largest net aggregate amount insured in any one hazard, $500,000.00.

Losses incurred during 1927, $52.63.

Miscellaneous—*Continued*

Kinds of insurance written: Fire, sprinkler, leakage and windstorm.
Total losses less reinsurance, paid since organization, $853,299.00.

What expenses are not paid by Attorney-in-Fact?
ANSWER.—Those appearing under Disbursements in this statement.

Does the exchange appoint local agents?
ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?
ANSWER.—Yes.

Business in the Province of Ontario during 1927

Gross risks written	$2,299,000 00
Less risks cancelled	102,000 00
Net risks written	$2,197,000 00
Gross premium deposits on risks written	$8,906 99
Less return premium deposits	6,356 53
Net premium deposits received	$2,550 46
Losses paid (deducting salvage)	None
Losses incurred	None

CANNERS' EXCHANGE SUBSCRIBERS

PRINCIPAL OFFICE, CHICAGO, ILL.

Attorney-in-Fact.—Lansing B. Warner, Inc.
Ontario Representative.—W. E. Somerville, 59 Yonge Street, Toronto.
Date of organization.—1907. *Date of initial Ontario license.*—October 12th, 1927.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds		$1,460,000 00
Cash in banks and trust companies		1,331,197 56
Premium deposits uncollected, written after October 1st, 1927		80,133 26
Premium deposits uncollected, written prior to October 1st, 1927		16,015 37
Interest accrued		9,566 95
Market value of bonds over book value		95,035 95
Salvage estimated		2,000 00
Gross Assets		$2,993,949 09
Less non-admitted assets:		
Premium deposits uncollected written prior to October 1st, 1927	$16,015 37	
Salvage estimated	2,000 00	
		18,015 37
Total Admitted Assets		$2,975,933 72

Liabilities

Net amount of unpaid claims	$74,578 01
Unearned premium deposits	621,702 64
Reinsurance	8,864 88
Reserve for state taxes	9,649 30
Total amount of all Liabilities	$714,794 83
Surplus of assets over liabilities	2,261,138 89
Total	$2,975,933 72

Income

Gross premium deposits		$2,148,125 41
Deduct reinsurance	$50,063 96	
Return premium deposits	569,765 81	
		619,829 77
Net premium deposits		$1,528,295 64
Interest on bonds and deposits		86,492 15
Total Income		$1,614,787 79
Ledger assets December 31st, 1926		2,701,860 40
Total		$4,316,648 19

Disbursements

Gross amount paid policyholders for losses (including $178,047.07 occurring in previous years)	$309,420 06	
Deduct salvage	842 55	
Net amount paid policyholders for losses		$308,577 51
Expenses of adjustment and settlement of losses		7,903 57
Expenses of administration		360,173 31
Advisory committee expense		2,494 46
Legal expense		13,805 69
State taxes on premium deposits		11,328 60
Insurance Department licenses and fees		870 00
Audit expense		1,789 17
Rating Bureau expense		13,484 19
Exchange		713 47
Gross decrease in book value of bonds		16,549 25
Total Disbursements		$737,689 22
Unused Premium deposits returned to subscribers		734,374 79
Total		$1,472,064 01
Balance		2,844,584 18
		$4,316,648 19

Risks and Deposits

	Fire Risks	Premium Deposits
In force on December 31st, 1926	$141,302,704 00	$1,552,547 12
Written or renewed during the year	201,087,132 00	2,148,125 41
Total	$342,389,836 00	$3,700,672 53
Deduct those expired and terminated	198,933,553 00	2,146,415 94
In force on December 31st, 1927	$143,456,283 00	$1,554,256 59
Deduct amount reinsured and authorized deductions	....	310,851 31
Net amount in force	$143,456,283 00	$1,243,405 28

Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

Answer.—Yes.

To what extent is the liability of the subscribers limited?

Answer.—Five times amount of reserve fund.

Total unused premium deposits returned to policyholders since organization, $5,564,328.49.

Largest gross aggregate amount insured in any one hazard, $420,000.00.

Largest net aggregate amount insured in any one hazard, $222,000.00.

Losses incurred during 1927, $205,951.00.

Kinds of insurance written: Fire, lightning.

Total losses, less reinsurance, paid since organization, $4,564,505.47.

What expenses are not paid by Attorney-in-Fact?

Answer.—Adjustment and losses expense, legal and investment expense, license fees, taxes and bureau expenses.

Does the Attorney appoint local agents?

Answer.—No.

Are the accounts so kept as to disclose the individual account of each member?

Answer.—Yes.

Business in the Province of Ontario during 1927

Gross risks written	$2,374,265 00
Less risks cancelled	893,500 00
Net risks written	$1,480,765 00
Gross premium deposits on risks written	$18,091 96
Less return premium deposits	13,956 80
Net premium deposits received	$4,135 16
Net losses paid	None
Net losses incurred	None

EPPERSON UNDERWRITERS

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—U. S. Epperson Underwriting Co.
Ontario Representative.—L. D. Payette, Confederation Life Bldg., Toronto.
Date of organization.—February 15th, 1921. *Date of initial Ontario license.*—July 1st, 1925.

Statement for the Year Ending 31st December, 1927

Assets

Cash in banks and trust companies	$362,128 73
Premium deposits uncollected, written on or after October 1st, 1927	43,584 47
Premium deposits uncollected, written prior to October 1st, 1927	1,292 61
Due from reinsuring companies	2,811 37
Total Assets	$409,817 18
Deduct assets not admitted:	
Premium deposits uncollected, written prior to October 1st, 1927	1,292 61
Total Admitted Assets	$408,524 57

Liabilities

Net amount of unpaid claims	$4,230 00
Unearned premium deposits	127,332 68
Administration expenses	11,626 46
Total Liabilities	$143,189 14
Surplus over all liabilities	265,335 43
Total	$408,524 57

Income

Gross premium deposits		$435,311 63	
Less:			
Reinsurance	$28,020 65		
Return premium deposits	73,457 77		
		101,478 42	
Net premium deposits			$333,833 21
Interest on bank deposits, etc			9,464 61
Total Income			$343,297 82
Ledger assets, December 31st, 1926			369,149 08
Total			$712,446 90

Disbursements

Gross amount paid policyholders for losses (including $11,097.62 occurring in previous years)	$151,377 58	
Less amount received for reinsurance	41,294 42	
Net amount paid policyholders for losses		$110,083 16
Adjustment expenses		1,298 94
Expense of administration		89,833 39
Advisory committee expense		3,150 00
Legal expense		2,420 28
State taxes on premium deposits		1,388 83
Insurance department licenses and fees		918 00
Withdrawal of deposit by Attorney-in-Fact		50,000 00
Audit		445 00
Exchange		1 37
Total Disbursements		$259,538 97
Unused premium deposits returned to subscribers		43,090 75
Total		$302,629 72
Balance		409,817 18
		$712,446 90

Risks and Premium Deposits

	Fire Risks	Premium Deposits
In force on December 31st, 1926	$23,232,081 00	$202,045 15
Written or renewed during the year	47,884,279 00	435,311 63
Total	$71,116,360 00	$637,356 78
Deduct those expired and terminated	30,889,574 00	297,802 97
In force December 31st, 1927	$40,226,786 00	$339,553 81
Deduct amount reinsured and authorized deductions	....	84,888 45
Net amount in force	$40,226,786 00	$254,665 36

Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes.

To what extent is the liability of the subscribers limited?

ANSWER.—Not to exceed amount of annual premium deposit on any one risk.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—$73,579.48.

Largest gross aggregate amount insured in any one hazard, $12,500.00.
Largest net aggregate amount insured in any one hazard, $12,500.00.
Losses incurred during 1927, $103,215.54.
Give kinds of insurance written. Fire.
Total losses less reinsurance paid since organization, $431,938.50.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—Legal, license fees and taxes, losses, adjustment of losses, surety bond premium, advisory committee auditing expense.

Does the Exchange appoint local agents?

ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

Business in the Province of Ontario during 1927

Gross risks written	$452,700 00
Less risks cancelled	79,000 00
Net risks written	$373,700 00
Gross premium deposits on risks written	$5,105 20
Less return premium deposits	2,346 75
Net premium deposits received	$2,758 45
Net losses paid	Nil
Net losses incurred	Nil

FIREPROOF-SPRINKLERED UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.
Date of Organization.—1926. *Date of Initial Ontario License.*—July 21st, 1927.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$193,691 00
Cash in office, banks and trust companies	55,568 16
Premium deposits incollected, written after October 1st, 1927	4,189 82
Cash advanced to inspectors	371 48
Interest accrued	2,634 42
Market value of bonds over book value	409 00
Gross Assets	$256,863 88
Less non-admitted assets:	
Cash advanced to inspectors	371 48
Total Admitted Assets	$256,492 40

Liabilities

Net amount of unpaid claims	$184 72
Unearned premium deposits	80,657 52
Return dividends unpaid	17,220 73
Salaries, rents, expenses due and accrued	46 28
State, county and other taxes due or accrued	600 00
Commissions due or accrued	2,258 32
Total amount of all liabilities	$100,967 57
Surplus of assets over liabilities	155,524 83
Total	$256,492 40

Income

Gross premium deposits		$107,340 48
Reinsurance	$6,500 55	
Return premium deposits	13,326 05	
		19,826 60
Net premium deposits		$87,513 88
Interest on bonds and deposits		7,935 30
Increase in book value of bonds		3,834 50
Total Income		$99,283 68
Ledger assets December 31st, 1926		205,490 84
Total		$304,774 52

Disbursements

Gross amount paid for losses (including $322.48 occurring previous years)	$2,520 85
Expenses of adjustment and settlement of losses	130 07
Expense of administration	15,914 93
Advisory committee expense	693 36
Legal expense	1 83
State taxes on premium deposits	226 87
Insurance department licenses and fees	1,024 05
Underwriters, boards and tariff associations fees, etc	6 25
Fire department, fire patrol, salvage corps, fees, etc	306 97
Auditors' fees	40 93
American Reciprocal Insurance Association fees	683 88
Bond custodians' fees	60 51
Inspections and surveys	2,515 14
Rents	863 02
Printing and stationery	799 02
Postage, telephone, telegrams and express	375 45
Furniture and fixtures	192 75
Refunds to other allied reciprocals for cost of charter	15,000 00
Decrease in book value of bonds	156 25
Total Disbursements	$41,512 13
Unused premium deposits returned to subscribers	9,441 93
Total	$50,954 06
Balance	253,820 46
	$304,774 52

Risks and Deposits

	All Risks (Fire, and other than fire)	Gross Deposits thereon
In force on December 31st, 1926	$45,206,597 00	$113,421 99
Written or renewed during the year, per income No. 2	45,170,283 00	107,340 48
Total	$90,376,880 00	$220,762 47
Deduct those expired and marked off as terminated	37,924,317 00	75,780 92
In force December 31st, 1927	$52,452,563 00	$144,981 55
Deduct amount reinsured and authorized deductions	....	....
Net amount in force	$52,452,563 00	$144,981 55

Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

Answer.—Several liability is limited.

To what extent is the liability of the subscribers limited?

Answer.—Two and one-half times their annual premiums on a single risk. Ten times such premiums in a conflagration.

Total unused premium deposits returned to policyholders since organization?

Answer.—$36,090.79.

Largest gross aggregate amount insured in any one hazard, $93,000.00.

Largest net aggregate amount insured in any one hazard, $93,000.00.

Losses incurred during 1927, $2,383.09.

Kinds of insurance written: Fire, lightning, sprinkler leakage, windstorm.

Total losses less reinsurance paid since organization, $15,665.30.

What expenses are not paid by Attorney-in-Fact?

Answer.—All expenses.

Does the Exchange appoint local agents?

Answer.—No.

What commission is paid local agents?

Answer.—None.

Are the accounts so kept as to disclose the individual account of each member?

Answer.—Yes.

Business in the Province of Ontario during 1927

Gross risks written	$1,485,000 00
Less risks cancelled	250,000 00
Net risks written	$1,235,000 00
Gross premium deposits on risks written	$2,415 19
Less:	
Return premiums on policies	1,885 61
Net premium deposits received	$529 58
Net losses paid	$76 52
Net losses incurred	$76 52

INDIVIDUAL UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.

Date of organization.—1881. *Date of initial Ontario license.*—January 1st, 1925.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$2,226,082 00
Cash in banks and trust companies	130,389 13
Premium deposits uncollected, written after October 1st, 1927	48,657 59
Interest accrued	21,261 49
Market value of bonds over book value	4,858 00
Gross Assets	$2,431,248 21
Total Admitted Assets	$2,431,248 21

Liabilities

Net amount of unpaid claims	$14,483 54
Unearned premium deposits	544,534 31
Salaries, rents, expenses, etc., due and accrued	369 61
Taxes	4,000 00
Commissions due or accrued	10,805 09
Cash dividends due and unpaid to subscribers	141,923 45
Total Liabilities	$716,116 00
Surplus of assets over all liabilities	1,715,132 21
Total	$2,431,248 21

Income

Gross premium deposits	$800,713 56	
Less return premium deposits	147,191 62	
Net premium deposits		$653,521 94
Interest on bonds, etc		90,439 48
Net gain on transfer of Canadian funds		78 15
Refund from Fireproof Sprinklered Underwriters—Cost of charter		5,000 00
Increase in book value of bonds		39,685 25
Total Income		$788,724 82
Ledger assets at December 31st, 1926		2,157,740 05
Total		$2,946,464 87

Disbursements

Gross amount paid policyholders for losses (including $6,659.61 occurring in previous years)	$206,119 37	
Less amount received for salvage	5,263 99	
Net amount paid policyholders for losses		$200,855 38
Expenses of adjustment and settlement of losses		2,496 97
Expense of administration		127,318 06
Advisory committee expense		6,097 32
Legal expense		39 62
State taxes on premium deposits		2,904 81
Insurance department licenses and fees		1,502 34
Underwriters' board and tariff associations		617 29
Fire department, fire patrol salvage corporation, etc		2,868 01
Auditors' fees		326 61
Inspections or surveys		21,526 94
American Reciprocal Association fees		6,285 24
Furniture and fixtures		1,549 35
Rents		6,920 70
Printing, stationery, postage, telegrams, and bond custodian's fees		9,696 21
Gross decrease by adjustment in book value of bonds		3,156 25
Gross loss on sale or maturity of ledger assets		63 00
Total Disbursements		$394,224 10
Unused premium deposits returned to subscribers		144,213 22
Total		$538,437 32
Balance		2,408,027 55
Total		$2,946,464 87

Risks and Deposits

	All risks (Fire, and other than fire)	Gross Deposits thereon
In force on the 31st day of December, 1926	$286,659,352 00	$986,176 57
Written or renewed during the year, per income No. 2	293,862,326 00	800,713 56
Total	$580,521,678 00	1,786,890 13
Deduct those expired and marked off as terminated	265,954,018 00	740,396 71
In force December 31st, 1927	$314,567,660 00	$1,046,493 42
Deduct amount reinsured and authorized deductions	....	....
Net amount in force	$314,567,660 00	$1,046,493 42

Miscellaneous

Do your subscribers limit their several liability in the event of current losses, exceeding current premiums received and accumulated funds?

ANSWER.—Several liability is limited.

To what extent is the liability of the subscribers limited?

ANSWER.—One and one-half times their annual premium on a single risk, ten times such premium in a conflagration.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—$6,697,167.48.

Largest gross aggregate amount insured in any one hazard, $400,000.00.

Largest net aggregate amount insured in any one hazard, $400,000.00.

Losses incurred during 1927, $208,679.31.

Give kinds of insurance written: Fire, lightning, sprinkler leakage, windstorm.

Total losses, less reinsurance, paid since organization, $5,983,790.90.

What expenses are not paid by Attorney-in-Fact? All expenses.

Does the Exchange appoint local agents? No.

What commission is paid local agents? None.

Are the accounts so kept as to disclose the individual account of each member? Yes.

Business in the Province of Ontario during 1927

Gross risks written	$17,001,947 00
Less cancelled	3,449,395 00
Net risks written	$13,552,552 00
Gross premium deposits on risks written	$45,568 84
Less returned premiums on policies	26,663 32
Net premium deposits received	$18,905 52
Losses paid (deducting salvage)	$2,018 99
Less losses on risks reinsured	....
Net losses paid	$2,018 99
Losses incurred	$2,373 99
Less losses on risks reinsured	....
Net losses incurred	$2,373 99

INTERINSURERS' EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—T. H. Masten Co.
Ontario Representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.
Date of organization.—1905. *Date of initial Ontario license.*—July 1st, 1925.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$165,162 56
Cash in banks and trust companies	55,273 46
Premium deposits uncollected, written after October 31st, 1927	3,165 62
Interest accrued	2,752 87
Market value of bonds over book value	5,427 44
Total Admitted Assets	$231,781 95

Liabilities

Net amount of unpaid losses or claims	$4,000 00
Unearned premium deposits	55,202 11
Expenses due and accrued	135 00
Taxes	85 00
Total amount of all liabilities	$59,422 11
Surplus of assets over all liabilities	172,359 84
Total	$231,781 95

Income

Gross premium deposits	$72,314 19	
Less return premium deposits	17,309 80	
Net premium deposits		$55,004 39
Interest on bonds, etc.		9,248 52
Special deposits		279 80
Gross profit on sale or maturity of bonds		457 50
Total Income		$64,990 21
Ledger assets, December 31st, 1926		254,281 30
Total		$319,271 51

Disbursements

Gross amount paid for losses (including $1,500.00 occurring in previous years)	$47,205 60	
Less amount received for salvage	1,324 40	
Net amount paid policyholders for losses		$45,881 20
Expenses of adjustment and settlement of losses		567 51
Expenses of administration		12,795 09
Advisory committee expenses		618 06
Legal expense		692 56
State taxes on premium deposits		273 83
Insurance Department licenses and fees		740 90
Federal taxes		83 88
Rents		512 09
Printing and stationery		319 78
Postage, telegraph and telephone		205 47
Furniture and fixtures		95 92
Rating bureaus		160 98
Fire patrols		51 47
Travelling expenses		3,005 97
Audit		173 20
Miscellaneous expense		526 42
Total Disbursements		$66,704 33
Unused premium deposits returned to subscribers		28,965 54
Total		$95,669 87
Balance		223,601 64
Total		$319,271 51

Risks and Deposits

	All risks (Fire, and other than fire)	Gross Deposits thereon
In force on December 31st, 1926	$22,929,628 00	$112,703 52
Written or renewed during the year, per income No. 2	21,486,548 00	72,314 19
Total	$44,416,176 00	$185,017 71
Deduct those expired and marked off as terminated	20,743,026 00	71,332 95
In force on December 31st, 1927	$23,673,150 00	$113,684 76
Deduct amount reinsured and authorized deductions	....	....
Net amount in force	$23,673,150 00	$113,684 76

Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes, severally; no joint liability.

To what extent is the liability of the subscriber limited?

ANSWER.—Twice his annual premium in a single risk and to six times his annual premium in the event a continuous fire destroys several risks.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—$291,630.51.

Largest gross aggregate amount insured in any one hazard: Fire, $100,000.00; leakage, $100,000.00.

Largest net aggregate amount insured in any one hazard: Fire, $100,000.00; leakage, $100,000.00

Losses incurred during 1927, $48,381.20.

Give kinds of insurance written: Fire and sprinkler leakage.

Total losses, less reinsurance paid since organization, $267,915.67.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—All expenses are paid by subscribers.

Does the Exchange appoint local agents?

ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

Business in the Province of Ontario during 1927

Gross risks written	$170,000 00
Less risks cancelled	....
Net risks written	$170,000 00
Gross premium deposits on risks written	$675 35
Less return premium deposits and authorized deductions	Nil
Net premium deposits received	$675 35
Net losses paid	Nil
Net losses incurred	Nil

LUMBERMEN'S UNDERWRITING ALLIANCE

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—U. S. Epperson Underwriting Co.
Ontario Representative.—L. D. Payette, Confederation Life Bldg., Toronto.
Date of organization.—1905. *Date of initial Ontario license.*—July 1st, 1925.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$1,163,855 78
Cash on hand and in banks and trust companies	1,390,261 01
Premium deposits uncollected, written on or after October 1st, 1927	319,896 11
Premium deposits uncollected, written prior to October 1st, 1927	36,089 52
Interest accrued	13,212 74
Market value of bonds and stocks over book value	39,728 22
Gross Assets	$2,963,043 38
Deduct assets not admitted:	
Premium deposits written prior to October 1st, 1927	36,089 52
Total Admitted Assets	$2,926,953 86

Liabilities

Net amount of unpaid claims	$48,020 00
Unearned premium deposits	876,096 15
Administration expense	72,547 24
Total amount of all liabilities	$996,663 39
Surplus of assets over all liabilities	1,930,290 47
Total	$2,926,953 86

Income

Gross premium deposits		$3,070,290 48	
Reinsurance	$281,989 40		
Return premium deposits	628,242 12	910,231 52	
Net premium deposits			$2,160,058 96
Interest on bonds, deposits, etc			90,075 34
Increase in book value of bonds			3,431 28
Total Income			$2,253,565 58
Ledger assets December 31st, 1926			2,432,935 09
Total			$4,686,500 67

Disbursements

Gross amount paid for losses (including $181,960.19 occurring in previous years)	$1,284,504 43	
Less amount received for reinsurance	204,001 75	
Net amount paid policyholders for losses		$1,080,502 68
Expenses of adjustments and settlement of losses		8,831 59
Expense of administration		539,274 01
Advisory committee expense		1,900 00
Legal expense		25,086 13
State taxes on premium deposits		33,145 96
Insurance Department licenses and fees		1,408 50
Canada war tax		1,731 73
Other disbursements		1,749 50
Decrease by adjustment in book value of bonds		363 85
Total Disbursements		$1,693,993 95
Unused premium deposits returned to subscribers		82,404 30
Total		$1,776,398 25
Balance		2,910,102 42
Total		$4,686,500 67

Risks and Deposits

	Fire risks	Gross Deposits thereon
In force on Dec. 31st, 1926	$142,015,228 00	$2,022,180 12
Written or renewed during the year, per income No. 2	211,744,170 00	3,070,290 48
Total	$353,759,398 00	$5,092,470 60
Deduct those expired and marked off as terminated	201,691,713 00	2,902,230 22
In force December 31st, 1927	$152,067,685 00	$2,190,240 38
Deduct amount reinsured and authorized deductions	....	438,048 07
Net amount in force	$152,067,685 00	$1,752,192 31

Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes.

To what extent is the liability of the subscribers limited?

ANSWER.—Not to exceed amount of annual premium deposit on any one risk.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—$4,124,613.85.

Largest gross aggregate amount insured in any one hazard, $75,000.00.

Largest net aggregate amount insured in any one hazard, $75,000.00.

Losses incurred during 1927, $955,394.08.

Kinds of insurance written: Fire.

Total losses, less reinsurance, paid since organization, $14,198,497.49.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—Counsel fees, tax and license fees, adjustments, losses, bond premium, advisory committee expense, auditors' fees, exchange on cheque, safe deposit rental.

Does the Exchange appoint local agents?

ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

Business in the Province of Ontario during 1927

Gross risks written	$9,135,543 00
Risks cancelled	3,245,425 70
Net risks written	$5,890,117 30
Gross premium deposits on risks written	$151,896 10
Less return premium deposits	67,211 03
Net premium deposits received	$84,685 07
Losses paid (deducting salvage)	$91,772 88
Less losses on risks reinsured	....
Net losses paid	$91,772 88
Losses incurred	$91,772 88
Less losses on risks reinsured	....
Net losses incurred	$91,772 88

MANUFACTURING LUMBERMEN'S UNDERWRITERS

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—Rankin, Benedict Underwriting Co.
Ontario Representative.—W. E. Bigwood, 1003 Federal Bldg., Toronto.
Date of organization.—1898. *Date of initial Ontario license.*—January 1st, 1925.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$1,149,486 78
Cash in trust companies and banks	1,454,309 82
Premium deposits uncollected, written on or after October 1st, 1927	263,045 15
Premium deposits uncollected, written prior to October 1st, 1927	21,930 40
Interest accrued	12,965 51
Market value of bonds, etc., over book value	46,978 10
Gross Assets	$2,948,715 76
Deduct assets not admitted:	
Premium deposits written prior to October 1st, 1927	21,930 40
Total Admitted Assets	$2,926,785 36

Liabilities

Net amount of unpaid claims	$195,225 00
Unearned premium deposits	806,015 47
Administration expense	56,995 11
Due on conflagration contract	40,905 62
Total Liabilities	$1,099,141 20
Surplus of assets over all liabilities	1,827,644 16
Total	$2,926,785 36

Income

Gross premium deposits		$2,432,407 85
Less reinsurance	$36,811 39	
Return premium deposits	433,631 95	
		470,443 34
Net premium deposits		$1,961,964 51
Interest on bonds, etc.		89,058 48
Gross profit on sale or maturity of bonds		223 00
Increase in book value of bonds		1,651 44
Total Income		$2,052,897 43
Ledger assets at 31st December, 1926		2,293,022 92
Total		$4,345,920 35

Disbursements

Gross amount paid policyholders (including $7,267.94 occurring in previous years)	$1,017,103 21	
Less reinsurance	110,069 93	
Net amount paid policyholders for claims		$907,033 28
Expenses of adjustment and settlement of losses		8,763 00
Expenses of administration		398,683 84
Advisory committee expenses		1,369 07
Legal expenses		22,499 37
State taxes on deposits		28,500 50
Insurance Department licenses and fees		1,263 62
Premium taxes in Canada		1,312 78
Exchange		621 12
Gross loss on sale or maturity of bonds		20,479 98
Decrease by adjustment in book value of bonds		313 72
Total Disbursements		$1,390,840 28
Unused premium deposits returned to subscribers		66,307 92
Total		$1,457,148 20
Balance		2,888,772 15
Total		$4,345,920 35

Risks and Deposits

	Fire risks	Gross Deposits thereon
In force on December 31st, 1926	$109,613,173 00	$2,063,521 38
Written or renewed during the year	133,782,042 00	2,432,407 85
Total	$243,395,215 00	$4,495,929 23
Deduct those expired and marked off as terminated	133,335,075 00	2,480,890 54
In force December 31st, 1927	$110,060,140 00	$2,015,038 69
Deduct amount reinsured and authorized deductions	....	403,007 74
Net amount in force	$110,060,140 00	$1,612,030 95

Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes.

To what extent is the liability of the subscribers limited?

ANSWER.—One additional annual premium.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—$4,251,911.68.

Largest gross aggregate amount insured in any one hazard, $150,000.00.

Largest net aggregate amount insured in any one hazard, $105,000.00.

Losses incurred during 1927, $1,101,671.28.

Kinds of insurance written: Fire.

Total losses, less reinsurance, paid since organization, $14,280,532.66.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—Legal, advisory committee, taxes, license fees and exchange.

Does the Exchange appoint local agents?

ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

Business in the Province of Ontario during 1927

Gross risks written	$5,515,263 00
Less risks cancelled	2,472,998 00
Net risks written	$3,042,265 00
Gross premium deposits on risks written	$91,344 00
Less return premium deposits and authorized deductions	38,320 34
Net premium deposits received	$53,023 66
Losses paid (deducting salvage)	$73,942 44
Less losses on risks reinsured	....
Net losses paid	$73,942 44
Losses incurred	$73,959 46
Less losses on risks reinsured	....
Net losses incurred	$73,959 46

NEW YORK RECIPROCAL UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.
Date of organization.—1891. *Date of initial Ontario license.*—January 1st, 1925.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds	$3,269,430 00
Cash on hand in banks and trust companies	79,828 86
Premium deposits uncollected, written on or after October 1st, 1927	39,867 86
Advances to inspectors	1,238 05
Interest accrued	27,068 05
Market value of bonds, etc., over book value	4,420 00
Gross Assets	$3,421,852 82
Deduct assets not admitted:	
Advances to inspectors	1,238 05
Total Admitted Assets	$3,420,614 77

Liabilities

Net amount of unpaid claims	$10,607 36
Unearned premium deposits	599,376 25
Salaries, expenses, etc., due and accrued	383 38
Taxes due and accrued	5,000 00
Commissions accrued	13,629 30
Cash dividends due and unpaid to subscribers	186,278 94
Reinsurance	8,801 58
Total Liabilities	$824,076 81
Surplus of assets over all liabilities	2,596,537 96
Total	$3,420,614 77

Income

Gross premium deposits	$822,704 65	
Less return premium deposits	$123,280 51	
Net premium deposits		$699,424 14
Interest on bonds, etc		133,797 53
Net gain on transfer of Canadian funds		22 20
Refund from Fireproof Sprinklered Underwriters—cost of Charter		5,000 00
Gross increase in book value of bonds		45,714 50
Total Income		$883,958 37
Ledger assets, December 31st, 1926		3,243,163 54
Total		$4,127,121 91

Disbursements

Gross amount paid policyholders for losses (including $8,618.01 occurring in previous years)	$284,629 18	
Less amount received for salvage	9,646 96	
Net amount paid policyholders for losses		$274,982 22
Expenses of adjustment and settlement of losses		2,673 18
Expense of administration		138,854 16
Advisory committee expense		7,325 82
Legal expense		40 16
State taxes on premium deposits		3,003 88
Insurance Department licenses and fees		1,501 95
Underwriters' boards and tariff associations		811 21
Fire department, fire patrol salvage corps fees, etc		3,892 09
Auditors' fees		348 12
Rent		7,365 86
Printing and stationery		6,063 94
Postage, telegrams, telephone and express		3,166 17
Furniture and fixtures		1,657 37
Inspection and surveys		24,447 58
American Reciprocal Insurance Association fees		6,656 00
Bond Custodian's fees		1,104 98
Gross loss on sale or maturity of bonds		1,000 00
Total Disbursements		$484,894 69
Unused premium deposits returned to subscribers		250,440 70
Total		$735,335 39
Balance		3,391,786 52
Total		$4,127,121 91

Risks and Deposits

	All risks (Fire, and other than fire)	Gross Deposits thereon
In force on the 31st day of December, 1926	$379,605,114 00	$1,149,631 11
Written or renewed during the year, per income No. 2	339,713,034 00	822,704 65
Total	$719,318,148 00	$1,972,335 76
Deduct those expired and marked off as terminated	326,130,226 00	799,900 00
In force December 31st, 1927	$393,187,922 00	$1,172,435 76
Deduct amount reinsured and authorized deductions	....	....
Net amount in force	$393,187,922 00	$1,172,435 76

Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

Answer.—Several liability is limited.

To what extent is the liability of the subscribers limited?

Answer.—One and one-half times the annual premium on a single risk, ten times such premium in a conflagration.

Total unused premium deposits returned to policyholders since organization, $9,707,634.97.

Largest gross aggregate amount insured in any one hazard, $500,000.00.

Largest net aggregate amount insured in any one hazard, $500,000.00.

Losses incurred during 1927, $276,971.57.

Kinds of insurance written: Fire, lightning, sprinkler leakage, windstorm.

Total losses, less reinsurance paid since organization, $2,480,424.22.

What expenses are not paid by Attorney-in-Fact?

Answer.—All expenses.

Does the Exchange appoint local agents?

Answer.—No.

Are the accounts so kept as to disclose the individual account of each member?

Answer.—Yes.

Business in the Province of Ontario during 1927

Gross risks written	$14,108,687 00
Less risks cancelled	2,399,199 00
Net risks written	$11,709,488 00
Gross premium deposits on risks written	$27,032 34
Less return premiums on policies	17,606 28
Net premium deposits received	$9,426 06
Losses paid (deducting salvage)	$429 00
Less losses on risks reinsured	....
Net losses paid	$429 00
Losses incurred	$654 00
Less losses on risks reinsured	....
Net losses incurred	$654 00

RECIPROCAL EXCHANGE

Principal Office, Kansas City, Mo.

Attorneys-in-Fact.—Bruce Dodson, Ralph Dodson.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.

Date of organization.—1900. *Date of initial Ontario license.*—July 11th, 1925.

Statement for the Year Ending 31st December, 1927

Assets

Mortgage loans		$128,100 00
Book value of bonds and stocks		860,149 00
Cash on hand and in banks		341,422 20
Premium deposits uncollected, written on or after October 1st, 1927		105,263 79
Premium deposits uncollected, written prior to October 1st, 1927		2,778 41
Losses recoverable from reinsurance companies		238 77
Interest accrued:		
On mortgages	$3,532 71	
On bonds	7,775 34	
		11,308 05
Market value of bonds over book value		39,471 63
Total Assets		$1,488,731 85
Deduct assets not admitted:		
Premium deposits uncollected written prior to October 1st, 1927		2,778 41
Total Admitted Assets		$1,485,953 44

Liabilities

Net amount of unpaid claims	$4,991 33
Unearned premium deposits	375,462 60
Administration expense	10,804 21
Return premium deposits due and reinsurance	54,349 91
Taxes	3,000 00
Total Liabilities	$448,608 05
Surplus over all liabilities	1,037,345 39
Total	$1,485,953 44

Income

Gross premium deposits		$1,253,016 26	
Less reinsurance	$269,896 35		
Less return premium deposits	235,511 05		
		505,407 40	
Net premium deposits			$747,608 86
Interest on mortgages, bonds, etc			54,867 25
Gross profit on sale or maturity of bonds			189 00
Total Income			$802,665 11
Ledger assets December 31st, 1926			1,456,659 98
Total			$2,259,325 09

Disbursements

Gross amount paid policyholders for losses (including $11,825.93 occurring in previous years)		$289,506 04	
Lest amount received for:			
Salvage	$556 95		
Reinsurance	55,353 47		
		55,910 42	
Net amount paid policyholders for losses			$233,595 62
Expenses of adjustment and settlement of losses			4,497 74
Expense of administration			221,454 66
Advisory committee expense			3,495 80
Legal expense			11,944 89
State taxes for premium deposits			7,980 67
Insurance Department licenses and fees			1,719 04
Rating and inspection expense			6,772 89
Decrease in liabilities on account of reinsurance contracts			2,374 18
Decrease in liabilities on account of administration expense			15,271 44
Excess loss fund			250 00
Gross decrease by adjustment in book value of bonds			5,427 61
Total Disbursements			$514,784 54
Unused premium deposits returned to subscribers			306,588 38
Total			$821,372 92
Balance			1,437,952 17
Total			$2,259,325 09

Risks and Deposits

	Fire Risks	Gross Deposits thereon
In force on December 31st, 1926	$122,378,509 00	$1,167,179 40
Written or renewed during the year	143,245,350 00	1,253,016 26
Total	$265,623,859 00	$2,420,195 66
Deduct those expired and terminated	133,942,318 00	1,277,585 47
In force on December 31st, 1927	$131,681,541 00	$1,142,610 19
Deduct amount reinsured and authorized deductions	49,727,818 00	386,295 71
Net amount in force	$81,953,723 00	$756,314 48

Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes.

To what extent is the liability of the subscribers limited?

ANSWER.—To the amount of one annual premium deposit on each non-sprinklered risk and to the amount of two annual premium deposits on sprinklered risks.

Total unused premium deposits returned to policyholders since organization, $3,568,508.60.

Largest gross aggregate amount insured in any one hazard, $500,000.00.

Largest net aggregate amount insured in any one hazard, $100,000.00.

Losses incurred during 1927, $224,469.80.

Kinds of insurance written: Fire, lightning, sprinkler leakage.

Miscellaneous—*Continued*

Total losses, less reinsurance, paid since organization, $4,253,699.02.

What expenses are not paid by Attorney-in-Fact?
ANSWER.—Advisory committee, legal, license fees, taxes, preventive fund.

Does the exchange appoint local agents?
ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?
ANSWER.—Yes.

Business in the Province of Ontario during 1927

Gross risks written	$220,000 00
Less risks cancelled	80,000 00
Net risks written	$140,000 00
Gross premium deposits on risks written	$2,835 50
Less return premium deposits	1,704 06
Net premium deposits received	$1,131 44
Net losses paid	None
Net losses incurred	None

UNDERWRITERS' EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—T. H. Mastin Co.
Ontario Representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.
Date of organization.—February 15th, 1902. *Date of initial Ontario license.*—July 1st, 1925

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds		$1,267,881 97
Cash in banks and trust companies		365,988 62
Premium deposits uncollected, written on or after October 1st, 1927		23,882 74
Premium deposits uncollected, written prior to October 1st, 1927		18 00
Interest accrued:		
On bonds	$20,539 76	
On bank deposits	2,828 78	
		23,368 54
Market value of bonds, etc., over book value		43,103 03
Gross Assets		$1,724,242 90
Deduct assets not admitted:		
Premium deposits uncollected, written prior to October, 1927		18 00
Total Admitted Assets		$1,724,224 90

Liabilities

Net amount of unpaid claims	$7,000 00
Unearned premium deposits	248,490 51
Expenses, bills, etc., due or accrued	435 00
Taxes due or accrued	225 00
Total Liabilities	$256,150 51
Surplus over all liabilities	1,468,074 39
Total	$1,724,224 90

Income

Gross premium deposits	$436,647 80	
Less return premium deposits	86,883 38	
Net premium deposits		$349,764 42
Interest on mortgages, bonds, etc		74,446 06
Special deposit		2,189 60
Bonus for repayment privilege on mortgages		220 00
Gross profit on sale or maturity of bonds		1,294 47
Total Income		$427,914 55
Ledger assets, December 31st, 1926		1,751,910 18
Total		$2,179,824 73

Disbursements

Gross amount paid policyholders for losses (including $7,000.00 occurring in previous years)	$176,950 59	
Less amount received for salvage	6,806 60	
Net amount paid policyholders for losses		$170,143 99
Expenses of adjustment and settlement of losses		1,199 99
Expenses of administration		75,599 76
Advisory committee expense		2,622 15
Legal expense		3,551 96
State taxes on premium deposits		1,690 75
Insurance Department licenses and fees		1,161 54
Federal taxes		440 39
Rents		2,708 88
Printing and stationery		1,178 15
Postage, telephone and telegraph		1,118 59
Furniture and fixtures		528 94
Rating bureaus		753 17
Fire patrols		280 91
Travelling expenses		15,821 95
Audit		339 30
Miscellaneous		3,358 03
Loss on sale or maturity of bonds		1 70
Total Disbursements		$282,500 15
Unused premium deposits returned to subscribers		239,553 25
Total		$522,053 40
Balance		1,657,771 33
		$2,179,824 73

Risks and Premium Deposits

	Fire Risks	Premium Deposits
In force on December 31st, 1926	$160,964,869 00	$485,572 29
Written or renewed during the year	170,710,480 00	436,647 80
Total	$331,675,349 00	$922,220 09
Deduct those expired and marked off as terminated	167,609,769 00	430,966 28
Net amount in force	$164,065,580 00	$491,253 81

Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes, severally. No joint liability.

To what extent is the liability of the subscribers limited?

ANSWER.—A subscriber is limited to a liability of two times his annual premium in a single risk and to ten times his annual premium in the event a continuous fire destroys several risks.

Total unused premium deposits returned to policyholders since organization, $2,349,143.00.

Largest gross aggregate amount insured in any one hazard, $600,000.00.

Largest net aggregate amount insured in any one hazard, $600,000.00.

Losses incurred during 1927, $170,143.99.

Kinds of insurance written: Fire.

Total losses, less reinsurance paid since organization, $1,319,562.93.

What expenses are not paid by the Attorney-in-Fact?

ANSWER.—All expenses are paid by subscribers.

Does the exchange appoint local agents?

ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

Business in the Province of Ontario during 1927

Gross risks written	$928,000 00
Less risks cancelled	74,000 00
Net risks written	$854,000 00
Gross premium deposits on risks written	$3,754 15
Less return premium deposits	1,733 73
Net premium deposits received	$2,020 42
Net losses paid	Nil
Net losses incurred	Nil

WARNER RECIPROCAL INSURERS

PRINCIPAL OFFICE, CHICAGO, ILL.

Attorney-in-Fact.—Lansing B. Warner, Inc.
Ontario Representative.—W. E. Somerville, 59 Yonge Street, Toronto.
Date of Organization.—1926. *Date of Initial Ontario License.*—October 12th, 1927.

Statement for the Year Ending 31st December, 1927

Assets

Book value of bonds		$334,385 00
Cash in banks and trust companies		487,496 82
Premium deposits uncollected, written after October 1st, 1927		69,374 22
Premium deposits uncollected, written prior to October 1st, 1927		1,278 33
Interest accrued		3,241 22
Market value of bonds over book value		29,129 06
Salvage estimated		12,060 57
Conflagration insurance deposit		1,811 58
Gross Assets		$938,776 80
Less non-admitted assets:		
Premium deposits uncollected, written prior to October 1st, 1927	$1,278 33	
Salvage estimated	12,060 57	
		13,338 90
Total Admitted Assets		$925,437 90

Liabilities

Net amount of unpaid claims	$24,030 52
Unearned premium deposits	261,937 93
Reserve for state taxes	5,103 09
Total amount of all Liabilities	$291,071 54
Surplus of assets over liabilities	634,366 36
Total	$925,437 90

Income

Gross premium deposits		$772,897 38
Deduct:		
Reinsurance	$5,000 00	
Return premium deposits	115,055 22	
		120,055 22
Net premium deposits		$652,842 16
Interest on bonds and deposits		25,423 46
Total Income		$678,265 62
Ledger assets, December 31st, 1926		784,000 30
		$1,462,265 92

Disbursements

Gross amount paid policyholders for losses (including $55,119.15 occurring in previous years)	$288,619 45	
Deduct salvage	42,294 47	
Net amount paid policyholders for losses		$246,324 98
Expenses of adjustment and settlement of losses		7,225 77
Expenses of administration		136,215 73
Advisory committee expense		2,914 93
Legal expense		4,893 27
State taxes on premium deposits		4,282 00
Insurance department licenses and fees		1,170 00
Exchange		489 95
Audit expense		660 00
Rating bureau expense		3,926 75
Decrease in book value of bonds		3,968 75
Total Disbursements		$412,072 13
Unused premium deposits returned to subscribers		201,678 23
Total		$613,750 36
Balance		848,515 56
		$1,462,265 92

Risks and Deposits

	Fire Risks	Gross Deposits thereon
In force on December 31st, 1926	$55,763,644 00	$580,456 68
Written or renewed during the year	72,779,761 00	772,897 38
Total	$128,543,405 00	$1,353,354 06
Deduct those expired and marked off as terminated	65,997,821 00	698,509 24
In force December 31st, 1927	$62,545,584 00	$654,844 82
Deduct amount reinsured and authorized deductions	....	130,968 96
Net amount in force	$62,545,584 00	$523,875 86

Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

Answer.—Yes.

To what extent is the liability of the subscribers limited?

Answer.—The extent of guarantee deposits of the insured, separate and individual.

Total unused premium deposits returned to policyholders since organization, $260,508.33.

Largest gross aggregate amount insured in any one hazard, $125,000.00.

Largest net aggregate amount insured in any one hazard, $125,000.00.

Losses incurred during 1926, $204,066.96.

Kinds of insurance written: Fire, lightning, hail, windstorm, use and occupancy and sprinkler leakage.

Total losses, less reinsurance, paid since organization, $443,927.59.

What expenses are not paid by the Attorney-in-Fact?

Answer.—Loss and adjustment expense, legal and investment expense, license and bureau fees and taxes.

Does the exchange appoint local agents?

Answer.—No.

Are the accounts so kept as to disclose the individual account of each member?

Answer.—Yes.

Business in the Province of Ontario during 1927

Gross risks written	None
Less risks cancelled	None
Net risks written	None
Gross premium deposits on risks written	None
Less return premium deposits	None
Net premium deposits received	None
Net losses paid	None
Net losses incurred	None

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PENSION FUND ASSOCIATIONS

I

LES PREVOYANTS DU CANADA

HEAD OFFICE, QUEBEC, P.Q.

Managing Director, Antoni Lesage

Capital

Authorized	$1,000,000 00
Subscribed	350,000 00
Paid up	234,782 00

Statement for the Year Ending 31st December, 1927

Company Funds

BALANCE SHEET

Assets

Book value of bonds	$6,121 96
Book value of real estate	154,822 62
Contributions and entrance fees, due	83,627 38
Sundry accounts receivable	3,720 06
Commission costs	122,253 00
Sundry deferred charges	12,972 88
Advances to annuity fund	7,769 53
Furniture and fixtures	3,737 51
Total Assets	$397,724 94

Liabilities

Bank overdraft		$1,344 59
Agents' commissioners, etc		32,534 71
Mortgages and accrued interest		90,900 00
Contributions paid in advance		14,799 32
Capital paid in	$234,782 00	
Balance profit and loss account	23,364 32	
		258,146 32
Total Liabilities		$397,724 94

Revenue Account

Income

Contributions of members	$143,990 00
Entrance fees	25,840 00
Interest on investments	1,173 15
Real estate income	5,227 92
Total Income	$176,231 07

Expenditure

Salaries	$32,098 50
Collection charges	27,445 12
Commissions	13,823 33
All other expenditure	46,297 93
Contributions and extrance fees of past years written off	27,708 20
Agents' balances written off	66 93
Balance carried to profit and loss account	28,791 06
Total Expenditure	$176,231 07

Profit and Loss Account

Balance brought forward from previous year	$22,073 26
Premium on capital stock	35,000 00
Amount transferred from revenue account	28,791 06
Total	$85,864 32
Dividends to shareholders	$17,500 00
Organization expenses written off	45,000 00
Balance carried forward	23,364 32
Total	$85,864 32

Pension Fund

BALANCE SHEET

Assets

Mortgage loans on real estate	$796,839 84
Book value of bonds, debentures, etc	4,670,120 07
Cash in banks	53,912 48
Interest due and accrued	73,884 57
Assessments due and unpaid	326,224 48
Total Assets	$5,920,981 44

Liabilities

Assessments paid in advance	$56,678 87
Reserve for assessments past due	326,224 48
Principal of pension fund	5,538,078 09
Total Liabilities	$5,920,981 44

Receipts

Assessments	$447,930 01
Assessments paid in advance	6,239 36
Interest on investments	286,884 69
All other income	3,792 46
Total Receipts	$744,846 52

Disbursements

Assessments refunded to estates of deceased members	$13,669 25

Principal of Pension Fund

Revenue of active members (77,515 holding 178,454 shares)	$3,794,592 00
Assessments forfeited paid by lapsed members	274,310 94
Interest in investments	1,773,259 36
Fines and exchanges	22,141 27
	$5,864,302 57
Reserve for assessments past due	326,224 48
	$5,538,078 09

Annuity Fund

BALANCE SHEET

Assets

Book value of bonds, debentures, etc	$28,205 14
Cash on hand and in banks	2,835 00
Interest due and accrued	312 35
Deferred organization expenses	7,769 53
Other assets	2,030 47
	$41,126 28

Liabilities

Net liability under annuity contracts	$31,326 28
Owing to company funds	9,800 00
	$41,126 28

Revenue Account

Income

Consideration for annuities	$514 71
Interest on investments	756 53
Profit on lapsed contracts	213 71
	$1,484 95

Disbursements

Annuities	$200 00
General expense	163 15
Surplus of income over disbursements (applied against deferred organization expense)	1,121 80
	$1,484 95

Business in Ontario

Assessments, contributions, etc.—new members	$454 50
old members	2,027 50
Total	$2,482 00

	Members	Shares
Total membership in Ontario, December 31st, 1926	293	581
New members joined during year	60	124
Total	353	705
Old members lapsed during year	20	41
Total membership in Ontario, December 31st, 1927	333	664

Miscellaneous and Constating Instruments

Les Prevoyants du Canada is an organization founded in the Province of Quebec in the year 1909, incorporated that year by private Act of Quebec, cited 9 Edward VII, c. 121. Its charter was amended in 1911 (1 Geo. V, c. 89); again in 1918 (8 Geo. V, c. 122), and again in 1921 (11 Geo. V, c. 148). In 1926 it applied for permission to carry on business in Ontario and the following year the Ontario Insurance Act was amended to provide for the licensing of such organization as a new class of insurer called "pension fund associations" (vide Stat., Ont. 1927, c. 50). This organization subsequently recieved its initial Ontario license under date.

Les Prevoyants du Canada is a joint stock insurance company authorized to establish by by-laws passed in accordance with schedules to its Act of incorporation as amended (a) a pension fund; (b) a reimbursement fund, and (c) an annuity fund. It is also authorized to establish a trust department. The pension fund was established in 1909. The reimbursement fund and annuity fund were authorized to be established in 1921. Neither the reimbursement fund nor the trust department have yet been established.

The pension fund is a membership organization, the administration of which is conducted by the company. The members are authorized to elect a supervisory board comprised of seven of its members. Membership in the pension fund is obtained by application, and such membership calls for the payment of regular assessments to the fund, together with an entrance fee and regular yearly donations to the company for administration. A minor may become a member, payment in such cases being made by the parent or guardian. Membership carrying a single share calls for an entrance fee of $1. The annual assessment is $4, per share for twenty years, $3 of which is the assessment of the pension fund and $1 a contribution to the company for administration costs. There is no limitation to the number of shares each individual may carry. Members are classified according to the number of shares carried and a deduction allowed in the administration contribution for more than one share, for example, a member carrying 10 shares pays $30 per annum assessment to the pension fund, and $7.50 contribution to the company. Certificates are issued as evidence of membership and dated 1st January of year of issue. They provide for the naming of the beneficiary under the membership. After having been in force twenty years and providing that all assessments and contributions have been paid, shares will mature and the member holding such shares will be a pensioner.

A pensioner will participate in the annual revenue, but not the principal, of the pension fund, in accordance with the proportion of qualifying shares held by him. Such participation shall continue during the life of the pensioner and will be paid only upon proof each year that the member is actually alive. The remittance to the pensioner will be the amount to which he is entitled less the amount represented by the assessment and contribution due from him for the year.

The pension fund was organized in 1909 and there will be, therefore, no distribution of pensions until 1929. At December 31st, 1927, the number of outstanding shares of the year 1909 was 3,987 held by 1,370 active members. The total number of members as at that date was 77,515, holding 178,454. The statute provided against excessive pensions in the earlier years following 1929, by providing that during the first ten years of participation the annual pensions must not exceed one and one-half times the amount paid into the pension fund. Should a member die before he has become a pensioner, there is returned to his designated beneficiary the total amount of the assessments less interest which he has paid into the pension fund. There are special regulations covering the rights of members where they are in arrears of payment for assessments and contribution. The principal of the pension fund consists of all assessments paid in by the members and pensioners including the interest during the first twenty years of operation and the profits derived from that source. Subject to the provisions of the charter, the pension fund is the sole property of the members and pensioners and is not transferable nor liable to seizure, except for the reimbursement of the assessments paid by deceased members and the payment of pensions.

The investments of the pension fund moneys are specially limited by its Act of incorporation to Dominion, provincial and municipal securities, first hypothecs in Quebec and certain described bonds and shares. (See Quebec Insurance Report for list of securities owned).

The principal of the fund which exceeded five and a half million dollars at the end of 1927, will continue to grow indefinitely, and the only provision for its distribution is in the incorporating Acts where it is provided that "if the company goes into liquidation—the amount of the pension fund shall be divided as shall be provided by an Act of the Legislature."

The annuity fund (La Caisse de Retraite) was organized in 1921 to undertake a guaranteed annuity business. It is an independent civil corporation with its own assets and liabilities, administered by the company. The present membership numbers 45 and new business has been discontinued. The company's actuary, L. K. File, F.I.A., of Toronto, has certified that the mid-year reserve upon these guaranteed contracts as at 31st December, 1926, upon the basis of the Om (3) table of Mortality with interest at 3½%, was $31,205.00.

The Reimbursement Fund has never commenced operations. The purposes its organization was intended to accomplish have been assumed by the pension fund.

SOCIETE ST.-JEAN BAPTISTE DE MONTREAL

CAISSE NATIONALE D'ECONOMIE—CAISSE DE REMBOURSEMENT

SOCIETE SAINT-JEAN BAPTISTE DE MONTREAL:

This organization was founded in the Province of Quebec in 1834, incorporated in 1848 by private Act of Quebec (12 Victoria, Chap. 149). Its charter was later amended as follows:—

1888-89 by 51-52 Victoria, chap. 65.
1891-92 by 55-56 Victoria, chap. 85.
1899 by 62 Victoria, chap. 93.
1903 by 3 Edward VII, chap. 121.
1906 by 6 Edward VII, chap. 93.

It is classified as a *benefit society*, having no capital stock, its directors being elected by the members. Its only objective is to serve the people by mutual benefit.

By its charter, the society has been authorized to establish a few separate corporations, amongst which are: La Caisse Nationale d'Economie, La Caisse de Remboursement, and a trust company known as La Societe Nationale de Fiducie, also Le Monument National and La Societe Nationale de Colonization.

In 1926, La Societe St-Jean Baptiste de Montreal applied for permission to carry on business in Ontario for its two corporations: La Caisse Nationale d'Economie and La Caisse de Remboursement in the operation of Pension Funds, and the following year, the Ontario Insurance Act was amended to provide for the licensing of such organizations under a new class of insurers called: "Pension Fund Associations" (vide Stat. Ont., 1927, C. 50). These organizations subsequently received their initial Ontario Licenses under date of September 19th, 1927. La Societe Nationale de Fiducie, Le Monument National and La Societe National de Colonization operate in the Province of Quebec only.

La Caisse Nationale d'Economie and La Caisse de Remboursement are two distinct corporations, founded in the Province of Quebec by La Societe St.-Jean Baptiste de Montreal, and incorporated as follows:—

Caisse Nationale d'Economie, by private Act of Quebec (62 Victoria, chap. 93);

Caisse de Remboursement, by private Act of Quebec (3 Edward VII, chap. 121).

Their charters were later amended as follows:—

1912 by 3 Geo. V, chap. 93.
1918 by 8 Geo. V, chap. 121.
1920 by 10 Geo. V, chap. 130.
1921 by 11 Geo. V, chap. 147.

LA CAISSE NATIONALE D'ECONOMIE:

This corporation is a membership organization, the administration of which is conducted by La Societe St.-Jean Baptiste de Montreal, which has given power of attorney to La Societe Nationale de Fiducie (trust company), to act as administrative agent.

Membership in a pension fund is obtained by application, and such membership calls for the payment of regular contributions to the fund, together with an entrance fee in some cases; a part of each contribution goes to La Societe St.-Jean Baptiste de Montreal for administrative costs and the balance is carried to the Pension Fund capital. A minor may become a member, payment in such case being made by the parent or guardian. There is no limitation as to the number of pension shares each individual may carry. The members in assembly are empowered to elect annually two auditors, and a supervisory board composed of nine members. The charter provides that if a member becomes unable to pay his contributions as they fall due by reason of sickness or disability, a delay may be allowed. This applies also in the case of a minor who has lost the protection of his guardian. Where members holding two or more shares are unable or unwilling to continue to pay their annual contributions they may, if they have been members and contributed for five or more years, obtain a paid-up certificate which entitles them to a proportionate amount of their pension if and when they become pensioners. After having fulfilled all his obligations towards the Society, according to the term and class of certificate he holds, a member becomes a pensioner, and is entitled during the remainder of his lifetime to participate in the yearly distribution of pensions upon surrender annually to the Society of a certificate proving that he is alive. When the member becomes a pensioner, he continues to pay the annual contribution, the amount of which is deducted from his pension. If a member is more than twelve months late in the payment of his contribution without reason, he may be struck off the books of the Society, thereby losing all his rights and contributions.

Investments of the pension fund moneys are specially limited by the charter of the fund, to bonds of the United Kingdom, United States of America, Dominion of Canada and any of its provinces, to municipalities or school corporations, or to first hypothecs in the Province of Quebec, and a few others.

The capital of the Pension Fund is not transferable nor liable to seizure, and no part of it can be returned to the members, even in the case of death. Since 1923, all persons becoming members of the first period pension fund are required to also join the Caisse de Remboursement described below, to insure the return to their heirs of an amount at least equal to their contributions. This requirement was in force in the second period pension fund from its commencement in 1919.

First Period (commenced operation 1899):

The capital of the Pension Fund consists of all contributions paid in by the members and pensioners. It also includes the interest revenue and all profits derived from the sale of the securities received during the first twenty years of operation. Members in good standing become pensioners after twenty years.

Commencing in 1918, the revenue earned each year on the capital is used for the payment of pensions. Of the total revenue each year, there is paid out in pensions in the same year, an amount equal to the total revenue of the previous year, and the balance transferred to the General Reserve Fund.

The General Reserve Fund will be utilized chiefly for the equalization of pensions from year to year.

The First Period comprises three different certificates, known as: Individual, Joint and Family:

The Individual Certificate is issued to one person only, without any limitation of age.

The Joint Certificate, first issued in 1925, is issued in favour of two or three persons jointly, of which only one may be a minor, and all must be of the same family or relatives. One member called the donor assumes the obligation of the payment of contributions.

The Family Certificate, first issued in 1927, is issued in favour of any number of persons of the same family or relatives, one of whom is named as donor.

In Joint or Family Certificates, the pension is paid to the group as long as one of them is living, but the contributions payable under such certificates are higher, because provision must be made for the payment of pensions during a much longer period and a special clause of the certificates provides that should the donor die after having paid for only a certain number of years, before becoming a pensioner, his contributions are paid by the General Reserve Fund at least to the extent of an equal number of years already paid by him, provided he died before attaining the age of sixty. The excess of such contributions is set aside in a special section of the General Reserve Fund for the purpose of providing for such payments.

After the death of the donor another member of the group may assume the title of donor and continue the payment of contributions after the General Reserve Fund has ceased paying them.

New members entering after June 30th, each year, under any class of certificate are required to pay a small additional charge, termed a "Special Premium."

Second Period (established 1919):

In this period only two kinds of certificates are issued, viz.: Ordinary Individual Pension Fund certificates and Individual Guaranteed Minimum Annuities.

Ordinary Certificates for this period were first issued in 1919 to persons of at least twenty-one years of age. Its funds are kept apart and certificates are issued for twenty years, after which the members will become pensioners. The second period Pension Fund will operate in the identical manner as that of the First Period.

The Guaranteed Minimum Annuity Fund was established in 1923, only persons having attained twenty-one years of age being eligible for membership. Members of this fund are assured of a minimum pension payable after ten, fifteen or twenty years, according to the certificate held. All contributions paid by members are credited to an Annuity Reserve in the General Reserve Fund Second Period, out of which will be paid all annuities as they fall due. This fund is at all times maintained at an amount equal to or in excess of the reserve required by statute based on actuarial calculation.

LA CAISSE DE REMBOURSEMENT:

This corporation is a membership organization, the administration of which is conducted by La Societe St.-Jean Baptiste de Montreal, which has given power of attorney to La Societe Nationale de Fiducie (trust company) to act as administrative agent.

Membership in the Reimbursement Fund is obtained by application, and such membership calls for the payment of regular dues to the fund, together with an entrance fee in some cases; part of the said dues goes to La Societe St.-Jean Baptiste de Montreal for administrative costs and the balance to the Reimbursement Fund Guarantee Reserve. A minor may become a member, payment in such cases being made by the parent or guardian.

As this corporation was created for the special purpose of reimbursing contributions paid by members to La Caisse Nationale d'Economie, in case of death, the number of shares held by a member should be the same in the two "Caisses."

Paid up certificates, suspension of payments, etc., procedure is the same as in Caisse Nationale d'Economie.

Reimbursement of Contributions:

From 1904 up to 1919 it reimbursed to the beneficiaries of members, an amount equal to that part of the member's contributions credited to the Pension Fund, if such member died during this time and before becoming a pensioner of La Caisse Nationale d'Economie (First Period).

From 1919 up to 1923 it reimbursed an amount equal to the total contributions of such deceased member of La Caisse National d'Economie, First Period not being a pensioner.

Since 1923 it reimburses the total of all contributions paid by members to the pension fund and administration fund, including the entrance fees and including also all dues paid to itself; moreover, should a member die after becoming a pensioner, and before receiving in pensions an amount equal to the total of all such contributions and dues paid by him during the twenty years, the difference is reimbursed.

In the case of death of a member other than the donor under a joint or family certificate, it reimburses an amount equal to the contributions paid, divided by the number of members under such certificates.

All members of the Second Period Pension Fund are obliged to become members of Caisse de Remboursement. Should a member die before becoming a pensioner an amount equal to the total of all contributions and dues paid both "Caisses" is reimbursed; if death occur after a member has become a pensioner, without receiving in pensions an amount equal to all contributions and dues paid by him during twenty years, the difference is reimbursed.

The reimbursement does not operate in the case of a member having attained the full age of sixty.

OFFICERS AND DIRECTORS

Officers.—General President, Leon Trepanier, Montreal; 1st Vice-General President, Henry L. Auger, Montreal; 2nd Vice-General President, J. W. Deziel, Montreal; Manager, Jules DeSerres, Montreal; General Secretary, J. Alb. Bariteau, Montreal; General Treasurer, Aime Parent, Montreal.

Directors.—J. C. Beauchamp, Victor Morin, J. V. Desaulniers, Guy Vanier, V. E. Beaupre, J. R. Poirier, Francis Payette, Adjutor Peron, J. A. Bernier, all of Montreal; J. O. Moquin Longueuil, Que.

Consolidated Balance Sheet of Caisse Nationale d'Economie and Caisse de Remboursement

As of December 31st, 1927

Assets

Cash on hand and in banks		$34,244 59
Bonds	$2,255,600 73	
Accrued interest	28,899 30	2,284,500 03
Mortgages	$2,829,061 19	
Accrued interest	39,925 06	2,868,986 25
		$5,187,730 87

Liabilities

Caisse Nationale d'Economie:		
Capital 1st Period Pension Fund	$4,511,398 77	
Capital 2nd Period Pension Fund	68,223 74	$4,579,622 51
General Reserve Fund, 1st Period:		
Capital revenue	$265,588 61	
Joint certificate reserve	10,263 07	
Family certificate reserve	5,162 69	281,014 37
General Reserve Fund, 2nd Period:		
Guaranteed minimum annuity certificate reserve	$43,465 26	
Surplus	275 00	43,740 26
Pensioners (unpaid pensions, 1920-1927)		7,206 98
Caisse de Remboursement:		
Guarantee reserve fund	$264,809 78	
Contingent surplus	11,336 97	276,146 75
		$5,187,730 87

Summary Statement of Operations for the year ended December 31st, 1927

1. CAISSE NATIONALE D'ECONOMIE

FIRST PERIOD.			
Capital:			
Balance December 31st, 1926		$4,133,994 88	
Contributions paid by members		377,403 89	$4,511,398 77
General Reserve			
A. *Capital Revenue:*			
Balance December 31st, 1926	$228,401 13		
Transferred from Pension Fund Revenue Account:			
Excess of 1927 revenue over 1926	17,365 16		
Interest earned	1 67		
Profit on sale of bonds	7,512 29		
Confiscated pensions	48 00		
Interest earned	10,372 86		
Special premiums	3,706 93		
	$267,408 04		
Less—Contributed to pension revenue account to equalize pension payments for 1927	1,819 43		
Balance December 31st, 1927		$265,588 61	
B. *Joint Certificates*:			
Balance December 31st, 1926	$3,951 31		
Contributions	5,996 20		
Interest earned	315 56		
Balance December 31st, 1927		10,263 07	
C. *Family Certificates:*			
Contributions	$5,048 08		
Interest earned	114 61	5,162 69	
			281,014 37

Pension Fund Revenue Account:

Interest revenue on capital fund investments		$258,449 73	
Interest earned		1 67	
		$258,451 40	
Less transferred to general reserve			
Excess of 1927 revenue over 1926	$17,365 16		
Interest earned	1 67	17,366 83	
		$241,084 57	
Add—Contributed from General Reserve		1,819 43	
Transferred to pensioners account		$242,904 00	

Pensioners Account:

Balance unpaid pensions December 31st, 1926		$4,937 57	
1927 pensions (from pension fund revenue account)		242,904 00	
		$247,841 57	
Less paid 1927 pensioners	$239,428 00		
Paid pensioners of previous years	1,158 59		
Confiscated pensions transferred to general reserve	48 00	240,634 59	
Balance unpaid pensions December 31st, 1927			$7,206 98

SECOND PERIOD

Capital:

Balance December 31st, 1926	$57,958 94	
Interest revenue	3,291 30	
Contributions paid by members	6,973 50	
Balance December 31st, 1927		68,223 74

General Reserve

Guaranteed Minimum Annuities:

Balance December 31st, 1926	$28,547 13	
Interest earned	1,135 92	
Contributions paid by members	14,057 21	
	$43,740 26	
Statutory reserve December 31st, 1927	$43,465 26	
Surplus	275 00	43,740 26
Total Funds		$4,911,584 12

II. CAISSE DE REMBOURSEMENT

Guarantee Fund (Contributions Capital):

Balance December 31st, 1926		$223,536 30	
Contributions paid by members		41,273 48	
Interest earned	$13,079 59		
Paid to heirs of deceased members	6,674 23		
Transferred to Contingent Fund	$6,405 36		
Balance December 31st, 1927			$264,809 78

Contingent Fund:

Balance December 31st, 1926	$9,594 14	
Interest earned	399 97	
Transferred from Guarantee Fund	6,405 36	
	$16,399 47	
Less—donated to La Societe St. Jean Baptiste	5,062 50	
Balance December 31st, 1927		11,336 97
Total Funds		$276,146 75

ADMINISTRATION FUND

(Caisse Nationale d'Economie and Caisse de Remboursement)

Balance December 31st, 1926	$7,596 94

Revenue:			
Caisse d'Economie:			
Entrance fees—First period	$67,299 63		
Contributions—First period	95,448 71		
Second period	4,326 20		
Fines	5,798 52		
Interest on bank account	431 17		
		$173,304 23	
Caisse de Remboursement:			
Entrance fees and renewals—			
First period	$22,646 95		
Second period	728 42		
		23,375 37	
			196,679 60
			$204,276 54
Expenditure:			
Commissions to agents		$92,465 68	
Administration expenses		62,630 58	
Publicity, extension and organization		35,860 33	
Provision for losses through agents		1,500 00	
Depreciation		201 75	
Fees—Societe Nationale de Fiducie		2,302 48	
			194,960 82
Balance December 31st, 1927			$9,315 72

II

ANNUAL STATEMENT

ABSTRACTS

A

JOINT STOCK INSURANCE COMPANIES

I. LIFE

II. FIRE AND OTHER CLASSES

ASSETS AND LIABILITIES: INCOME AND DISBURSEMENTS

I.—LIFE

Assets December 31st, 1927

Name of Company	Ledger Assets										Non-Ledger Assets			
	Real estate less encumbrances thereon*	Mortgage loans on real estate*	Loans on collateral*	Bonds and debentures*	Policy loans	Cash on hand or in banks	Other ledger assets	Total ledger assets	Interest and rents due and accrued	License re-insurance on losses paid	Outstanding and deferred premiums and annuity consideration	Other non-ledger assets	Total non-ledger assets	Total assets
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Commonwealth Life...	3,600 00	216,150 00	......	119,325 41	11,130 01	5,847 12	4,702 70	360,755 24	4,993 47	......	48,672 25	5,114 66	58,780 38	419,535 62
Empire Life Ins. Co...	....	139,460 00	......	203,255 59	5,171 51	51,415 18	....	399,302 28	3,779 49	......	37,372 30	1,600 36	42,752 15	442,054 43
Equity Life Ass'ce Co.	....	561,006 98	......	501,672 56	215,228 98	2,951 65	....	1,280,860 17	20,752 98	......	24,297 11	....	45,050 09	1,325,910 26
Ontario Equitable.....	175,337 90	2,304,529 94	......	1,281,294 83	364,124 67	84,841 19	7,934 61	4,218,063 14	55,415 98	......	138,726 12	62,449 53	256,591 63	4,474,654 77
Totals..........	178,937 90	3,221,146 92	......	2,105,548 39	595,655 17	145,055 14	12,637 31	6,258,980 83	84,941 92	......	249,067 78	69,164 55	403,174 25	6,662,155 08

*Book value.

The Government deposits (par value) at date of publication are as follows: Commonwealth Life and Accident, $53,000; Empire Life, $50,000; Equity Life, $80,000; Ontario Equitable $55,000.

Liabilities December 31st, 1927

Name of Company	Net liability under contracts in force for payments not due (Reserve)	Net liability for payments due under contracts (unsettled claims)	Provision for unreported claims	Miscellaneous liability under assurance contracts	Taxes due and accrued	Expenses, commissions, etc.	Borrowed money and bank overdrafts	All other liabilities	Reserve, special or surplus funds	Dividends to shareholders due and unpaid	Balance of shareholders' surplus account	Total of all liabilities except capital stock	Capital stock paid-up	Net amount at risk
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$.	$ c.	$ c.	$ c.	$ c.
Commonwealth Life.......	334,284 00	....	2,000 00	885 98	....	....	....	1,658 38	4,000 00	......	......	342,828 36	105,935 00	6,476,078 00
Empire Life Ins. Co.......	200,843 00	667 10	....	711 90	....	15,902 73	....	5,050 00	....	......	......	223,174 73	145,690 00	5,384,679 00
Equity Life Ass'ce Co.....	1,163,252 03	....	3,000 00	7,152 25	2,475 00	1,191 87	....	....	....	......	......	1,177,071 15	35,400 00	6,091,960 00
Ontario Equitable.........	2,998,815 00	31,079 00	4,000 00	8,176 86	3,651 00	3,270 00	836,522 91	79,079 54	....	......	......	3,964,594 31	361,800 00	33,220,480 00
Totals..............	4,697,194 03	31,746 10	9,000 00	16,926 99	6,126 00	20,364 60	836,522 91	85,787 92	4,000 00	......	......	5,707,668 55	648,825 00	51,173,197 00

I.—LIFE—*Continued*

INCOME FOR THE YEAR ENDING DECEMBER 31ST, 1927

Name of Company	Assurance premiums and consideration for annuities	Consideration for supplementary contracts	Amounts left with company (arising out of assurance contracts)	Interest, dividends and rent	Gross profit on sale or maturity of ledger assets	All other income	Total income (excluding receipts on account of capital stock)	Paid on capital stock	Premium on capital
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Commonwealth Life and Accident Co.	186,563 11	......	......	14,683 96	251 36	347 00	201,845 43	11,710 00	29,402 91
Empire Life Insurance Co.	143,305 48	......	......	13,957 95	....	....	157,263 43	49,600 00	156,808 05
Equity Life Assurance Co.	170,575 50	......	......	76,300 59	....	....	246,876 09	....	....
Ontario Equitable Life and Accident	1,005,761 60	......	......	197,434 70	5,297 11	40,900 00	1,249,393 41	30,800 00	83,160 00
Totals	1,506,205 69	......	......	302,377 20	5,548 47	41,247 00	1,855,378 36	92,110 00	269,370 96

DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31ST, 1927

Name of Company	Taxes, licenses and fees	Head office, branch office and agency expenses	All other expenses	Total expenses	In respect of assurance and annuity contracts	Supplementary contracts, premium reductions and deposits withdrawn	Dividends to shareholders	Gross loss on sale or maturity of ledger assets	All other disbursements	Total disbursements
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Commonwealth Life and Accident Co.	2,553 74	93,273 95	9,429 69	105,257 38	25,225 89	....	....	....	7,088 00	137,571 27
Empire Life Insurance Company	3,021 76	90,128 04	12,493 34	105,643 14	8,031 66	....	....	....	45,697 50	159,372 30
Equity Life Assurance Company	4,293 08	41,451 39	5,384 03	51,128 50	137,073 53	....	3,540 00	....	7,000 00	198,742 03
Ontario Equitable Life and Accident	14,687 85	298,165 96	55,968 07	368,821 88	386,175 69	....	19,989 30	....	19,430 00	794,416 87
Totals	24,556 43	523,019 34	83,275 13	630,850 90	556,506 77	....	23,529 30	....	79,215 50	1,290,102 47

II.—FIRE AND OTHER CLASSES

Assets, December 31st, 1927

Name of Company	Real estate (less encumbrances thereon)	Mortgage loans on real estate	Book value of bonds, debentures and debenture stocks	Book value of stocks	Cash on hand and in banks	Interest, dividends and rents due and accrued	Agents' balances and bills receivable on account of same	Bills receivable, miscellaneous	Reinsurance on losses paid	Other assets	Total admitted assets	Assets not admitted
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Insurance Co.		38,700 00	138,001 69		31,803 76	2,755 61	11,877 65				223,138 71	9,806 43
Hand-in-Hand Insurance Co.		23,950 00	414,710 41		63,382 05	5,785 38	8,198 24				516,026 08	476 39
Merchants Fire Insurance Co.	146,322 77	24,700 00	487,547 74		62,781 26	5,224 81	14,091 19				740,667 77	
Pilot Automobile and Accident Insurance Co.			62,195 39		8,404 77	848 30	3,836 19				75,284 65	1,140 81
Provident Assurance Co.	142,652 53	7,296 84	191,257 80	100 00	132,865 25	3,898 62	118,352 52	42,255 78	5,321 78	94,945 68	738,946 80	55,444 54
Queen City Fire Insurance Co.	72,000 00	6,450 00	566,761 66	55,883 26	48,921 93	7,839 00	9,696 52				767,552 37	11,112 18
Toronto Casualty Co.		55,800 00	485,560 33		83,509 18	5,767 45	98,670 29		15,524 04	35,146 65	779,977 94	9,410 03
Totals	360,975 30	156,896 84	2,346,035 02	55,983 26	431,668 20	32,119 17	264,722 60	42,255 78	20,845 82	130,092 33	3,841,594 32	87,390 38

The Government deposits (par value) at date of publication are as follows: Federal Fire Insurance Co., $51,435.85; Hand-in-Hand Insurance Co., $98,612.10; Merchants Fire Insurance Co., $148,155.22; Pilot Automobile and Accident Insurance Co., $26,000; Provident Assurance Co., $75,000.00; Queen City Fire Insurance Co., $73,893.33; Toronto Casualty Fire and Marine, $67.000.00.

Liabilities, December 31st, 1927

Name of Company	Provision for unpaid claims in Ontario	Provision for unpaid claims elsewhere than in Ontario	Reserve of unearned premiums in Ontario	Reserve of unearned premiums elsewhere than in Ontario	Dividends to shareholders	Taxes and other expenses due and accrued	All other liabilities	Total liabilities except capital stock	Excess assets over liabilities excluding capital stock	Capital stock paid in cash
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Insurance Co.	2,082 84		*105,751 46				12,623 15	120,457 45	102,681 26	100,000 00
Hand-in-Hand Insurance Co.	4,938 00		70,614 11			2,792 87	a 226,515 19	304,860 17	211,165 91	100,000 00
Merchants Fire Insurance Co.	1,517 00		*201,849 39			7,700 80		211,067 19	529,600 58	150,000 00
Pilot Automobile, and Accident Insurance Co.	2,253 80		* 10,427 31			807 32	583 54	14,071 97	61,212 68	45,250 00
Provident Assurance Co.	3,125 00	112,712 75	* 25,982 18	169,050 42			b 219,680 87	530,551 22	208,395 58	251,205 00
Queen City Fire Insurance Co.	2,030 22		113,797 05		27 00	5,503 38	c 115,381 03	236,738 68	530,813 69	100,000 00
Toronto Casualty Co.	27,689 95	78,868 34	*134,527 94	96,852 54		15,070 75	d 215,944 55	568,954 07	211,023 87	306,465 00
Totals	43,636 81	191,581 09	662,949 44	265,902 96	27 00	31,875 12	790,728 33	1,986,700 75	1,854,893 57	1,052,920 00

*Carried out at 80 per cent.

a Represents Millers and Manufacturers Insurance Co. note.

b Includes reserve on life policies in Quebec, $123,546.00.

c Includes Fire Insurance Exchange note, $108,293.53.
Includes investment reserve, $7,087.50.

d Includes reinsurance premiums, $173,330.41.

PROFIT AND LOSS ACCOUNT

Name of Company	Net premiums written in Ontario	Net premiums written elsewhere	Total net premiums written	Net premiums earned in Ontario	Net premiums earned elsewhere	Total net premiums earned	Net claims and adjustment expenses in Ontario	Net claims and adjustment expenses elsewhere	Net commissions and other expenses in Ontario.	Net commissions and other expenses elsewhere	Total net claims, commissions, adjustment and other expenses	Underwriting profit (L indicates loss.)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Ins. Co....	127,513 41	....	127,513 41	119,200 47	....	119,200 47	53,244 90	....	58,332 09	....	111,576 99	7,623 48
Hand-in-Hand Ins. Co..	100,774 88	....	100,774 88	108,729 58	....	108,729 58	52,196 56	....	46,433 81	....	98,630 37	10,099 21
Merchants Fire Ins. Co..	240,529 23	....	240,529 23	248,856 18	....	248,856 18	89,627 63	....	118,213 28	....	207,840 91	41,015 27
Pilot Automobile and Accident Ins. Co.....	25,270 32	....	25,270 32	14,843 01	....	14,843 01	5,828 24	....	24,290 60	....	30,118 84	L15,275 83
Provident Ass'ce Co....	50,940 46	737,347 05	788,287 51	50,987 34	672,279 48	723,266 82	30,251 76	378,756 16	17,216 33	305,197 96	731,422 21	L 8,155 39
Queen City Fire Ins. Co.	120,282 96	....	120,282 96	125,294 10	....	125,294 10	34,876 24	....	57,960 07	....	92,836 31	32,457 79
Toronto Casualty Co...	265,337 31	372,427 56	637,764 87	296,651 04	399,191 76	695,842 80	154,659 18	317,478 50	196,795 44	95,630 95	764,564 07	L68,721 27
Totals...........	930,648 57	1,109,774 61	2,040,423 18	964,561 72	1,071,471 24	2,036,032 96	420,684 51	696,234 66	519,241 62	400,828 91	2,036,989 70	L 956 74

Name of Company	Interest dividends and rents earned	Bad debts recovered previously written off	Increase market value of investments	Other gains	Total other revenue	Interest on money borrowed for investment	Bad debts written off	Decrease in market value of investments	Other losses	Total other expenditure	Excess of other revenue over other expenditure	Total net profit for year (L indicates loss.)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Insurance Co..........	9,692 44	....	....	....	9,692 44	....	182 74	....	337 54	520 28	9,172 16	16,795 64
Hand-in-Hand Insurance Co..........	15,915 16	....	....	....	15,915 16	....	....	....	....	....	15,915 16	26,014 37
Merchants Fire Insurance Co........	30,262 19	....	....	563 56	30,825 75	....	53 86	18,096 21	....	18,150 07	12,675 68	53,690 95
Pilot Automobile and Accident Co....	1,597 56	....	....	....	1,597 56	....	34 05	....	....	34 05	1,563 51	L 13,712 32
Provident Assurance Co.............	22,253 20	126 78	137 72	....	22,517 70	....	4,745 92	....	....	4,745 92	17,771 78	9,616 39
Queen City Fire Insurance Co........	31,728 84	....	....	....	31,728 84	....	....	....	....	....	31,728 84	64,186 63
Toronto Casualty Co..............	22,636 73	....	15,353 02	5,455 84	43,445 59	....	296 21	....	600 00	896 21	42,549 38	L 26,171 89
Totals........................	134,086 12	126 78	15,490 74	6,019 40	155,723 04	....	5,312 78	18,096 21	937 54	24,346 53	131,376 51	130,419 77

ABSTRACT OF BUSINESS TRANSACTED BY JOINT STOCK INSURANCE COMPANIES TRANSACTING FIRE AND OTHER CLASSES

Classes of Insurance	Ontario					Ontario and elsewhere				
	Net premiums written	Gross amount of policies new and renewed	Net amount at risk at date	Net amount of losses incurred during the year	Reserve for unsettled losses	Net premiums written	Gross amount of policies new and renewed	Net amount at risk at date	Net amount of losses incurred during the year	Reserve for unsettled losses
Federal Fire Insurance Company										
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	127,513 41	22,848,186 00	27,441,588 00	51,819 48	2,082 84	127,513 41	22,848,186 00	27,441,588 00	51,819 48	2,082 84
Hand-in-Hand Insurance Company										
Fire	88,714 31	11,350,144 00	13,070,766 00	45,420 36	3,140 00	88,714 31	11,350,144 00	13,070,766 00	45,420 36	3,140 00
Automobile	6,801 66			3,782 49	1,705 00	6,801 66			3,782 49	1,705 00
Plate Glass	5,258 91			1,411 53	93 00	5,258 91			1,411 53	93 00
Totals	100,774 88			50,614 38	4,938 00	100,774 88			50,614 38	4,938 00
Merchants Fire Insurance Company										
Fire	234,350 70	31,749,697 00	61,590,885 00	79,039 53	1,457 00	234,350 70	31,749,697 00	61,590,885 00	79,039 53	1,457 00
Automobile	6,178 53			7,688 04	60 00	6,178 53			7,688 04	60 00
Totals	240,529 23			86,727 57	1,517 00	240,529 23			86,727 57	1,517 00
Pilot Automobile and Accident Insurance Co										
Fire	611 60	803 10	611 60			611 60	803 10	611 60		
Automobile	20,820 51			5,275 91	2,178 80	20,820 51			5,275 91	2,178 80
Accident and Sickness	1,883 92			210 50	75 00	1,883 92			210 50	75 00
Guarantee	633 46					633 46				
Plate Glass	29 51					29 51				
Burglary	1,122 30					1,122 30				
Inland Transport	169 02					169 02				
Totals	25,270 32			5,486 41	2,253 80	25,270 32			5,486 41	2,253 80

PROVIDENT ASSURANCE CO.

Fire	34,473 69	5,511,670 00	5,108,060 00	17,593 73	1,875 00	106,490 68	16,638,850 00	16,156,850 00	42,633 83	5,970 00
Automobile	4,972 75			5,991 98	55 00	99,114 57			57,184 17	17,084 75
Accident and Sickness	10,667 17			5,217 96	1,065 00	91,707 89			48,578 86	7,503 00
Guarantee	205 22			3 58		13,629 86			6,180 62	6,000 00
Plate Glass	53 45			23 00		6,800 76			2,637 65	440 00
Burglary	67 50			184 42	125 00	13,269 73			4,907 59	380 00
Employers' Liability						391,876 83			205,015 32	76,455 00
Public Liability	500 68			261 00	5 00	14,991 80			7,598 35	2,005 00
Life						50,405 39			7,742 37	
Totals	50,940 46			29,275 67	3,125 00	788,287 51			382,478 76	115,837 75

QUEEN CITY FIRE INSURANCE CO.

Fire	120,282 96	17,591,323 00	30,027,542 00	33,689 69	2,030 22	120,282 96	17,591,323 00	30,027,542 00	33,689 69	2,030 22

TORONTO CASUALTY FIRE AND MARINE INSURANCE CO.

Fire	66,930 81	22,419,444 00	10,578,795 50	59,999 98	1,921 39	111,811 72	35,351,048 00	14,461,021 50	99,113 40	16,813 52
Accident	6,897 85			1,994 91	890 00	7,612 44			3,891 53	1,062 75
Sickness	8,975 83			1,169 47	161 80	13,325 93			3,051 91	475 46
Marine	27 50					27 50				
Inland Transit	2,258 55			2,177 44	406 00	2,433 55			2,427 44	406 00
Automobile	143,955 22			69,918 68	23,434 81	267,721 15			184,159 31	50,387 14
Guarantee	5,881 70			Cr. 10.15		33,100 49			4,055 88	2,094 45
Liability	15,309 46			3,017 44	435 00	175,394 91			129,181 27	34,431 23
Plate Glass	5,072 76			1,522 89	327 95	9,926 43			4,155 29	417 24
Burglary	955 69			760 28		5,013 85			1,180 56	20 00
Tornado	2,031 93			242 76	27 00	2,748 56			312 93	27 00
Blanket Residence	7,040 01			1,550 40	86 00	8,648 34			4,136 66	423 50
Totals	265,337 31			142,335 10	27,689 95	637,764 87			435,666 18	106,558 29

B

MUTUAL INSURANCE CORPORATIONS

I. FARMERS' MUTUALS—FIRE
II. FARMERS' MUTUALS—WEATHER
III. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS

Assets December 31st, 1927.

	Name of Corporation	Real estate	Mortgages, bonds, debentures and other securities	Cash	Agents' balances	Instalments of 1927 unpaid	Assessments of 1927 unpaid	Unassessed premium note capital	Interest due and accrued	All other assets	Total assets	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma	....	18,890 00	6,836 86	....	....	....	49,540 58	....	....	75,267 44	1
2	Amherst Island	....	3,000 00	4,940 13	....	....	....	11,440 30	....	....	19,380 43	2
3	Ayr	....	19,132 15	17,969 22	....	897 70	522 11	209,487 24	284 38	....	248,292 80	3
4	Bay of Quinte	....	....	929 70	....	388 90	....	129,557 90	....	....	130,876 50	4
5	Bertie and Willoughby	....	25,300 00	1,778 94	....	561 23	....	151,869 79	....	....	179,509 96	5
6	Blanshard	....	10,000 00	2,397 82	....	676 36	96 85	79,652 21	....	....	92,823 24	6
7	Blenheim	....	....	11,495 43	....	....	....	91,910 70	....	....	103,406 13	7
8	Brant	....	....	15,634 08	....	1,276 28	....	155,682 49	....	....	172,592 85	8
9	Canadian Millers	....	365,188 92	2,480 92	....	396 00	....	100,325 45	8,052 38	....	476,443 67	9
10	Caradoc	....	17,000 00	4,292 13	....	87 28	....	104,285 70	110 20	....	125,775 31	10
11	Clinton	....	....	708 10	....	867 91	....	105,061 25	....	....	106,637 26	11
12	Culross	....	5,592 51	10,333 86	....	1,766 67	....	63,923 09	....	....	81,616 13	12
13	Dereham and W. Oxford	....	8,900 00	3,394 74	....	1,136 28	....	116,534 84	162 64	....	130,128 50	13
14	Dorchester, N. and S.	....	....	22,463 47	....	988 27	....	225,145 80	....	....	248,597 54	14
15	Downie	....	15,000 00	13,424 65	....	88 65	35 10	93,018 01	....	....	121,566 41	15
16	Dufferin Farmers	....	3,000 00	16,860 66	....	....	....	191,826 49	....	....	211,687 15	16
17	Dumfries and Waterloo, South	....	7,000 00	67 56	....	1,896 34	1,238 40	316,557 03	162 50	....	326,921 83	17
18	Dunwich	....	8,000 00	8,720 70	....	809 15	....	139,905 67	96 00	....	157,531 52	18
19	Easthope, South	....	30,412 20	25,367 36	....	898 01	1,334 35	281,925 48	....	....	339,937 40	19
20	Ekfrid	....	....	3,636 64	....	506 01	....	101,577 45	....	....	105,720 10	20
21	Elma Farmers	....	20,000 00	19,098 82	....	574 63	548 70	337,081 00	....	....	377,303 15	21
22	Eramosa	....	12,000 00	702 27	....	803 20	....	135,224 50	....	....	148,729 97	22
23	Erie Farmers	....	10,000 00	444 41	....	....	484 38	108,719 67	....	....	119,648 46	23
24	Farmers' Central	6,200 00	120,800 00	19,317 01	....	988 10	....	913,311 35	1,651 78	....	1,062,268 24	24
25	Farmers' Union	....	32,675 00	2,093 97	....	9,564 44	....	613,726 29	682 60	80 65	658,822 95	25
26	Formosa	....	6,432 06	19,879 60	....	1,276 37	....	284,543 92	....	....	312,131 95	26
27	Germania	....	10,000 00	17,031 59	....	2,120 94	....	278,827 42	155 00	60 08	308,195 03	27
28	Glengarry Farmers'	....	13,583 09	24,182 63	....	....	....	204,824 80	....	....	242,590 52	28
29	Grand River	....	5,000 00	6,978 29	....	818 48	....	96,164 45	....	....	108,961 22	29
30	Grenville Patron	1,832 80	3,660 00	22,888 32	....	789 17	....	261,913 32	....	....	291,083 61	30

31	Grey and Bruce		8,177 73	5,573 34		914 40		169,442 80	60 05		184,168 32	31
32	Guelph Township			4,129 16		286 15		45,039 33			49,454 64	32
33	Halton Union		20,000 00	45,135 32				286,292 65	491 00		351,918 97	33
34	Hamilton Township		15,964 80	4,093 85	274 50			127,321 80	171 16		147,826 11	34
35	Hay Township		20,000 00	3,345 19		309 90		202,195 44			225,850 53	35
36	Hopewell Creek			6,463 36		71 05	72 80	21,483 32			28,090 53	36
37	Howard Farmers'			2,881 73		502 20		235,099 09			238,483 02	37
38	Howick Farmers	1,300 00	40,510 00	10,591 43		1,736 85		435,097 19	537 05		489,772 52	38
39	Kent and Essex		96,602 81	7,675 22		3,610 93		538,633 30			646,522 26	39
40	Lambton Farmers	1,200 00	50,000 00	19,223 41		3,432 50		420,371 74			494,227 65	40
41	Lanark Farmers		9,478 39	15,315 34		2,213 45		420,863 72			447,870 90	41
42	Lennox and Addington			9,016 63		561 55		90,673 13			100,251 31	42
43	Lobo		28,200 00	1,199 96		19 80		74,865 67			104,285 43	43
44	London Township		37,738 50	5,319 07		355 05		106,998 67	390 85		150,802 14	44
45	McGillivray		18,500 00	2,873 79		180 00		30,977 95			52,531 74	45
46	McKillop		10,000 00	10,498 51		2,244 10		226,718 10	309 71		249,770 42	46
47	Maple Leaf		44,685 09	12,265 43		3,525 60		276,496 00	797 75		337,769 87	47
48	Nichol			867 06		866 90		146,394 77			148,128 73	48
49	Nissouri		30,000 00	26,650 26		65 25		168,194 18	434 29		225,343 98	49
50	Norfolk			1,344 57		198 15		116,160 66			117,703 38	50
51	North Kent			13,786 52		1,087 65	31 14	153,754 47		100 00	168,759 78	51
52	Oneida		7,064 75	1,543 58		188 52		33,904 67			42,701 52	52
53	Ontario Threshermen's		1,000 00	2,978 65		573 25		21,002 45			25,554 35	53
54	Osgoode			6,246 67				97,710 84			103,957 51	54
55	Otter			10,169 06		1,402 31		225,156 69			236,728 06	55
56	Oxford			7,981 70		169 54	60 37	43,790 38	107 35		52,109 34	56
57	Peel County		41,700 00	24,287 80	5,501 55	33 70		568,591 40	223 65		640,338 10	57
58	Peel and Maryboro	2,000 00		20,948 92		2,687 03		296,723 75			322,359 70	58
59	Prescott Farmers		4,900 00	556 48	673 69	529 90		221,703 77			228,363 84	59
60	Puslinch		1,125 70	4,311 40		965 02		81,214 12			87,616 24	60
61	Saltfleet and Binbrook	400 00	23,054 21	7,590 78		2,116 64		127,001 73			160,163 36	61
62	Southwold Farmers		5,000 00	6,420 82		1,313 81	513 31	79,101 17			92,349 11	62
63	Sydenham	8,500 00	30,000 00	21,479 81	237 77	1,621 20		697,570 48	375 00		759,784 26	63
64	Townsend Farmers		13,832 82	3,034 38				80,132 77			96,999 97	64
65	Usborne and Hibbert		26,000 00	22,090 08		422 65	370 50	235,153 20	585 00		284,621 43	65
66	Walpole Farmers	2,500 00		6,554 24	125 40	629 85		123,016 78			132,826 27	66
67	Waterloo, North		97,200 00	23,541 07		7,592 75		847,582 40	3,324 98		979,241 20	67
68	Wawanosh, West		52,750 00	4,794 39		489 81		427,535 19	727 09		486,296 48	68
69	Westminster Township		23,855 91	6,574 82				119,211 26			149,641 99	69
70	Williams, East		12,000 00	4,554 10		234 12		61,127 54			77,915 76	70
71	Yarmouth			196 37		236 85		82,310 03			82,743 25	71
	Total	23,932 80	1,539,906 64	700,454 15	6,812 91	73,564 80	5,308 01	14,716,178 79	19,892 41	240 73	17,086,291 24	

I.—FARMERS MUTUAL FIRE INSURANCE CORPORATIONS

Liabilities, December 31st, 1927

	Name of Corporation	Losses			Borrowed money and bills payable	Interest accrued	Salaries and directors' fees	Unearned cash payments	Other liabilities	Total liabilities	Number of policies in force	Net amount of risk	
		Reported but not adjusted	Adjusted	Resisted									
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$	
1	Algoma							12,372 06		12,372 06	1,626	2,801,712 00	1
2	Amherst Island							1,173 45		1,173 45	245	357,150 00	2
3	Ayr		5,640 25							5,640 25	2,112	8,401,420 00	3
4	Bay of Quinte			1,000 00	4,500 00	91 00				5,591 00	2,144	5,474,911 00	4
5	Bertie and Willoughby							4,931 21		4,931 21	1,670	4,809,462 00	5
6	Blanshard							215 83		215 83	964	3,327,115 00	6
7	Blenheim										860	3,561,813 00	7
8	Brant							373 93		373 93	1,855	6,955,894 00	8
9	Canadian Millers										401	1,379,300 00	9
10	Caradoc								130 63	130 63	1,079	4,138,511 00	10
11	Clinton				5,300 00			2,705 22		8,005 22	1,382	4,453,120 00	11
12	Culross							114 20		114 20	780	2,333,729 50	12
13	Dereham and W. Oxford							2,136 00		2,136 00	1,556	5,018,274 00	13
14	Dorchester, N. and S.							5,431 76		5,431 76	2,809	9,401,197 00	14
15	Downie							3,039 76		3,039 76	840	3,904,425 00	15
16	Dufferin Farmers'										2,584	8,422,964 00	16
17	Dumfries and Waterloo, S.				7,600 00					7,600 00	3,226	13,483,868 00	17
18	Dunwich	25 00						84 65		109 65	1,407	5,430,200 00	18
19	Easthope, South										1,734	8,316,935 00	19
20	Ekfrid										1,342	4,243,525 00	20
21	Elma Farmers										1,381	7,788,620 00	21
22	Eramosa	25 00						46 48		71 48	1,403	3,113,225 00	22
23	Erie Farmers										1,250	4,042,962 50	23
24	Farmers' Central	6,150 00						40,137 75		46,287 75	14,430	36,910,459 00	24
25	Farmers' Union		2,813 33					77,266 44		80,079 77	10,008	26,490,556 00	25
26	Formosa							2,013 74		2,013 74	4,362	11,218,084 00	26
27	Germania							1,900 50		1,900 50	3,973	10,878,055 36	27
28	Glengarry Farmers'	800 00						28,333 12		29,133 12	4,531	9,621,700 00	28
29	Grand River							3,152 02		3,152 02	1,146	4,094,790 00	29
30	Grenville Patron							15,611 82		15,611 82	3,848	11,825,334 00	30

31	Grey and Bruce							954 94		954 94	2,828	6,777,063 00	31
32	Guelph Township										318	905,450 00	32
33	Halton Union							27,509 19		27,509 19	3,254	11,117,075 00	33
34	Hamilton Township							13,765 02		13,765 02	2,032	4,663,634 00	34
35	Hay Township	2,450 00								2,450 00	2,042	7,742,045 00	35
36	Hopewell Creek										317	733,542 00	36
37	Howard Farmers'							4,695 14		4,695 14	2,558	9,735,706 00	37
38	Howick Farmers'			75 00				4,079 59	470 76	4,625 35	6,017	16,253,442 50	38
39	Kent and Essex							68,848 86		68,848 86	6,098	20,894,683 50	39
40	Lambton Farmers							49,398 13		49,398 13	5,430	17,198,100 00	40
41	Lanark Farmers							4,939 82		4,939 82	7,342	17,953,634 00	41
42	Lennox and Addington							2,946 15		2,946 15	1,364	3,309,490 00	42
43	Lobo							6,827 92		6,827 92	933	3,133,735 00	43
44	London Township							9,957 40	252 00	10,209 40	1,533	4,866,960 00	44
45	McGillivray							3,476 98		3,476 98	584	1,340,970 00	45
46	McKillop		9,959 60						203 64	10,163 24	2,607	7,906,895 00	46
47	Maple Leaf							44,990 83		44,990 83	5,561	13,267,488 00	47
48	Nichol	6,400 00						1,918 80		8,318 80	2,211	6,934,164 00	48
49	Nissouri		1,605 00					4,810 01	203 58	6,618 59	2,267	10,074,985 00	49
50	Norfolk				3,000 00	9 38		629 50		3,638 88	1,734	4,154,866 00	50
51	North Kent							5,823 55		5,823 55	1,835	5,182,802 00	51
52	Oneida							1,243 72		1,243 72	523	1,786,028 00	52
53	Ontario Threshermen's										380	281,685 00	53
54	Osgoode							6,778 41		6,778 41	826	2,434,183 00	54
55	Otter		904 00					2,219 83		3,123 83	2,359	8,473,132 00	55
56	Oxford	2,000 00						1,675 06		3,675 06	825	2,295,469 86	56
57	Peel County							46,224 00		46,224 00	5,762	19,431,714 00	57
58	Peel and Maryboro							1,593 00		1,593 00	3,445	13,039,845 00	58
59	Prescott Farmers		495 00					18,459 97		18,954 97	4,363	9,984,040 00	59
60	Puslinch							6,092 94		6,092 94	602	1,976,805 00	60
61	Saltfleet and Binbrook							16,776 29		16,776 29	1,679	5,859,930 00	61
62	Southwold Farmers'										981	3,257,085 00	62
63	Sydenham							19,462 14		19,462 14	10,436	28,152,090 14	63
64	Townsend Farmers							40 22		40 22	1,003	3,202,030 00	64
65	Usborne and Hibbert										2,506	9,843,865 00	65
66	Walpole Farmers										794	3,301,827 00	66
67	Waterloo, North										8,276	31,963,677 00	67
68	Wawanosh, West										4,302	12,589,065 00	68
69	Westminster Township										1,295	4,721,834 00	69
70	Williams, East								59 31	59 31	868	2,390,225 00	70
71	Yarmouth							2,101 87		2,101 87	1,088	3,545,075 00	71
	Total	17,850 00	21,417 18	1,075 00	20,400 00	100 38		579,279 22	1,319 92	641,441 70	188,126	574,876,646 36	

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS

RECEIPTS DECEMBER 31ST. 1927

	Name of Corporation	Fees or Surveys	Instalments 1927	Assessments 1927	Instalments of prior Years	Assessments of prior Years	Interest	Licenses extra prem. and transfer Fees	Re-insurance on Fire Losses	Borrowed Money	Agents' Balances	Other Sources	Total Income	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma	852 02	12,266 21				1,325 97	103 50				27 60	14,575 30	1
2	Amherst Island		1,344 30				350 50	7 00					(a) 1,701 80	2
3	Ayr		17,015 65	7,689 12	342 38	1,034 23	1,398 93	1,613 79				43 72	29,137 82	3
4	Bay of Quinte		18,377 05		318 40		42 67	114 10	4,334 54	7,500 00		17 00	30,703 76	4
5	Bertie and Willoughby		15,353 35		300 33		950 28	15 15	1,419 38				18,038 49	5
6	Blanshard		10,418 20	416 68	442 00	330 18	363 50		850 00	1,400 00		39 65	14,260 21	6
7	Blenheim		8,603 00		482 10		363 72						9,448 82	7
8	Brant		20,468 65		702 59		333 41	99 34	225 00			119 07	21,948 06	8
9	Canadian Millers		32,806 85		97 00		20,462 71	16 40					(b) 53,382 96	9
10	Caradoc		11,189 08		74 25		826 89	17 82				29 57	12,137 61	10
11	Clinton		13,225 97		250 90		15 45			3,300 00			16,792 32	11
12	Culross		6,577 32		2,034 09		475 64		138 50				(c) 9,225 55	12
13	Dereham and W. Oxford		14,501 20		136 00		255 53					18 30	(d) 14,911 03	13
14	Dorchester N. and S.		31,051 74		196 23		527 43		5,115 00			205 96	37,096 36	14
15	Downie		10,529 75	356 85	56 10	291 75	906 46	96 50					12,237 41	15
16	Dufferin Farmers		24,928 85		645 41		560 87	92 75	1,730 14				27,958 02	16
17	Dumfries and Waterloo S.		28,273 80	9,188 34	783 50	1,648 23	282 50	221 74		18,600 00		13 02	59,011 13	17
18	Dunwich		15,604 11		577 91		725 10						16.907 12	18
19	Easthope South		14,478 28	6,147 80	245 60	793 55	1,540 45						23,205 68	19
20	Ekfrid		12,633 41		154 83			5 50	46 75				12,840 49	20
21	Elma Farmers		14,332 32	5,402 07	77 92	976 61	1,116 24						21,905 16	21
22	Eramosa		6,399 85		1,083 90		725 52		227 30			100 35	8,536 92	22
23	Erie Farmers		7,929 25	3,193 22		76 22	577 37		4,504 32				16,280 38	23
24	Farmers' Central		141,911 30		789 52		5,039 42	100 75	13,557 26			902 86	(e 162,301 11	24
25	Farmers' Union	2,549 50	74,378 45		8,093 61		2,898 10		11,687 56			661 45	(f) 100,268 67	25
26	Formosa		39,801 19		843 26		630 78		5,226 31			231 73	46,733 27	26
27	Germania		38,656 07		894 92		771 57		4,534 00				44,856 56	27
28	Glengarry Farmers		31,770 85				1,133 38		2,928 35				(g) 35,832 58	28
29	Grand River		12,727 22		445 35	76 80	240 70					14 90	13,504 97	29
30	Grenville Patron		40,969 47		245 15		973 29	11 00					42,198 91	30
31	Grey and Bruce	651 00	21,955 58		923 83		418 71		1,653 73				25,602 85	31
32	Guelph Township		2,358 74		191 40		142 60		1,500 00				4,192 74	32
33	Halton Union	1,003 00	28,268 45			358 00	2,480 97		5,580 80			19 71	(h) 37,710 93	33
34	Hamilton Township		14,805 52		413 90		988 22		32 40			52 65	16,292 69	34
35	Hay Township		11,870 10	3,161 49	207 00	333 00	1,244 10						(i) 16,815 69	35
36	Hopewell Creek		1,518 40	609 05	12 60	104 15	131 19						2,375 39	36
37	Howard Farmers'		31,519 32		605 30		266 97						32,391 59	37
38	Howick Farmers		61,281 43		853 97		2,050 44	292 72	7,463 98				71,942 54	38
39	Kent and Essex		75,856 30		1,218 16		4,598 21		23 45			682 55	(j) 82,378 67	39
40	Lambton Farmers'		45,976 31		3,140 65		3,429 99	160 70	4,831 50			179 20	57,718 35	40
41	Lanark Farmers'		60,535 25		842 09		962 01					217 78	(k) 62,557 13	41
42	Lennox and Addington		12,149 17		615 70		133 85					203 24	13,101 96	42
43	Lobo		6,528 01				1,706 11					1 00	(l) 8,235 12	43
44	London Township		9,132 39		297 25		2,387 29						11,816 93	44
45	McGillivray		3,380 80		437 25		980 82						4,798 87	45

46	McKillop		13,746 06		1,094 15		291 57				1,165 60			16,297 38	46
47	Maple Leaf		47,475 55		2,402 20		2,394 04		11,774 87			81 55	(m)	64,128 21	47
48	Nichol		18,099 38		847 04		165 32					7 33		19,119 07	48
49	Nissouri		27,644 48		117 85	879 82	2,202 69		28 00			106 34		30,979 18	49
50	Norfolk		14,474 24		231 30		13 10			4,000 00		188 30	(n)	18,906 94	50
51	North Kent		14,201 10		246 85		194 92					15 00		14,657 87	51
52	Oneida		4,799 72	288 00	36 82	76 29	215 14							5,415 97	52
53	Ontario Threshermen's		6,595 80		571 21	30 96	135 01			200 00		42 26	(o)	7,575 24	53
54	Osgoode		8,519 58				88 52		19 00			14 34		8,641 44	54
55	Otter	582 00	25,155 16	1,195 85			225 14		1,838 40			47 87		29,044 42	55
56	Oxford		7,663 77	905 07	239 88	135 87	210 09		715 00			46 46		9,916 14	56
57	Peel County		59,313 05		33 55		2,630 10		313 50		2,908 88		(p)	65,199 08	57
58	Peel and Maryboro		33,495 25		2,048 92		82 50					12 00		35,638 67	58
59	Prescott Farmers'		35,051 48		155 48		396 30		6,401 20		664 93	72 51	(q)	42,741 90	59
60	Puslinch	184 00	4,926 70		509 05		249 60							5,869 35	60
61	Saltfleet and Binbrook		15,499 23		956 83		1,343 40					35 72	(r)	17,835 18	61
62	Southwold Farmers'		6,780 52	2,368 37	1,514 82		183 24							10,846 95	62
63	Sydenham		99,406 44		1,245 10		1,749 17	394 06	10,319 51		2,149 53	634 69		115,898 50	63
64	Townsend Farmers'		10,389 44		37 34		532 41					13 47	(s)	10,972 66	64
65	Usborne and Hibbert		14,376 80	5,408 45	421 10	827 65	1,892 39				2 00			22,928 39	65
66	Walpole Farmers'		8,134 30		166 90		318 09					125 00		8,744 29	66
67	Waterloo North		55,727 58	20,637 34	905 00	3,425 51	3,579 79		537 58			178 33	(t)	84,991 13	67
68	Wawanosh West		25,215 97		491 48		2,748 10		3,330 00					31,785 55	68
69	Westminster Township		12,810 74				1,523 15		595 48			13 79	(u)	14,943 16	69
70	Williams East		6,135 15		226 15		794 02		52 70			51 69		7,259 71	70
71	Yarmouth		10,962 72		54 55		68 36		1,100 00	500 00		43 00		12,728 63	71
	Totals	5,821 52	1,702,258 72	66,967 70	44,625 92	11,398 82	91,962 02	3,362 82	114,635 51	35,500 00	6,890 94	5,510 96		2,088,934 93	

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*Notes (a) to (u) inclusive: "Total Income" does not include amounts realized from sale of securities: (a) $1,000.00; (b) $13,114.21; (c) $1,183.35; (d) $220.00; (e) $1,300.00; (f) $15,000.00; (g) $357.57; (h) $1,000.00; (i) $2,000.00; (j) $12,071.05; (k) $814.55; (l) $3,000.00; (m) $775.89; (n) $983.00; (o) $1,000.00; (p) $1,100.00; (q) $350.00; (r) $1,333.52; (s) $3,404.03; (t) $700.00; (u) $5,355.59.

EXPENDITURE FOR THE YEAR ENDING DECEMBER 31ST, 1927.

		Expenses of Management												
	Name of Corporation	Agents' commission, etc.	Law and Division Court costs	Interest	Assessment and license fees	Salaries and general expense account	Total expenses of management	Losses	Re-insurance	Refund, rebate and returned premiums	Payment of loans	All other expenditure	Totals	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma	1,427 50			21 61	2,785 84	4,234 95	13,232 30	398 00	320 16			18,185 41	1
2	Amherst Island	201 64			11 58	245 72	458 94	3,358 00		15 01			3,831 95	2
3	Ayr		21 00	6 25	45 73	2,858 55	2,931 53	20,206 20	762 54	187 87			24,088 14	3
4	Bay of Quinte	1,928 67		93 00	33 46	2,261 61	4,316 74	26,548 22	807 65	141 80	3,000 00		34,814 41	4
5	Bertie and Willoughby	508 18		7 89	30 81	2,033 27	2,580 15	8,148 52	833 75	220 74			(a) 11,783 16	5
6	Blanshard			19 00	25 15	986 53	1,030 68	9,962 70	1,467 80	189 60	1,400 00		(b) 14,050 78	6
7	Blenheim	117 00			25 09	1,400 36	1,542 45	8,098 64	120 57				9,761 66	7
8	Brant	918 00			40 76	2,316 95	3,275 71	13,265 61	2,175 90	384 52			19,101 74	8
9	Canadian Millers				15 80	8,806 17	8,821 97	277 71		10,870 66			(c) 19,970 34	9
10	Caradoc	180 50			28 24	1,425 64	1,634 38	4,556 02	690 80	209 47			(d) 7,090 67	10
11	Clinton	620 00		355 67	31 38	1,372 83	2,379 88	11,402 32	125 00	82 55	3,000 00		16,989 75	11
12	Culross	275 00			20 61	769 88	1,065 49	3,588 25	654 98	22 15			(e) 5,330 87	12
13	Dereham and W. Oxford	194 00		7 00	34 60	1,680 94	1,916 54	3,205 25	2,330 37	280 71			(f) 7,732 87	13
14	Dorchester N. and S.	822 00		105 00	54 40	2,444 47	3,425 87	20,195 62	3,366 90	875 25	3,000 00		30,863 64	14
15	Downie			36 00	34 10	1,351 90	1,422 00	7,334 00	244 70	34 25			(g) 9,034 95	15
16	Dufferin Farmers	1,573 00			47 51	2,372 42	3,992 93	16,407 09	2,041 33	166 44			22,607 79	16
17	Dumfries N. and Waterloo S.	346 50		297 75	69 80	4,287 58	5,001 63	41,561 54	2,090 83	57 58	11,000 00		59,711 58	17
18	Dunwich	197 00			32 81	1,276 30	1,506 11	20,400 15	218 70	37 09			22,162 05	18
19	Easthope South	654 00			45 75	1,631 70	2,331 45	1,661 46		64 79		106 84	(h) 4,164 54	19
20	Ekfrid	202 97	8 00		28 44	1,410 64	1,650 05	8,172 36	257 46	221 29			10,301 16	20
21	Elma Farmers	407 00			43 80	1,363 25	1,814 05	9,838 01		405 42			(i) 12,057 48	21
22	Eramosa	435 50			25 50	659 90	1,120 90	7,632 35	1,318 10	43 95			10,115 30	22
23	Erie Farmers				28 47	1,535 56	1,564 03	20,845 03	1,291 89	149 71			23,850 66	23
24	Farmers Central	5,590 25			180 09	10,824 87	16,595 21	81,970 24	23,341 66	1,389 17			(j) 123,296 28	24
25	Farmers Union	7,154 00	45 00		129 22	5,508 70	12,836 92	100,950 86	6,105 55	2,239 98			122,133 31	25
26	Formosa	1,641 65			67 11	3,363 14	5,071 90	19,795 28	10,187 08	471 53			(k) 35,525 79	26
27	Germania	1,245 00	275 00		96 96	2,379 21	3,996 17	26,844 38	7,297 37	304 26			(l) 38,442 18	27
28	Glengarry Farmers	2,065 10			53 97	2,369 70	4,488 77	29,685 20	2,616 30	297 54			37,087 81	28
29	Grand River	704 00			29 52	1,181 85	1,915 37	3,455 14	740 00	63 65			(m) 6,174 16	29
30	Grenville Patron	2,566 45			57 16	3,449 31	6,072 92	23,378 82		489 93			29,941 67	30
31	Grey and Bruce	1,517 48	76 94	1 95	44 02	3,053 86	4,694 25	12,208 90	3,017 77	504 81		550 00	20,975 73	31
32	Guelph Township	124 00			14 26	303 54	441 80	4,175 25	158 05	3 50			4,778 60	32
33	Halton Union	1,994 00	62 62		62 34	3,490 50	5,609 46	24,226 09	2,585 55	1,042 32			33,463 42	33
34	Hamilton Township	1,068 00			31 09	2,010 27	3,109 36	11,897 12	1,121 42	709 10			16,837 00	34
35	Hay Township	595 20			43 34	2,086 42	2,724 96	19,713 51		49 42			22,487 89	35
36	Hopewell Creek	101 85			13 43	424 05	539 33	130 00	62 01	6 75			738 09	36
37	Howard Farmers	1,201 20	17 50	12 97	52 99	2,267 30	3,551 96	37,001 47	978 72	817 98			42,350 13	37
38	Howick Farmers	2,042 50	9 64		94 66	5,766 34	7,913 14	36,658 57	14,172 89	886 43		101 37	(n) 59,732 40	38
39	Kent and Essex	3,267 69	11 00		92 10	8,500 42	11,871 21	37,888 07	1,879 61	2,817 82			(o) 54,456 71	39
40	Lambton Farmers	3,658 00	8 00		82 80	4,606 47	8,355 27	50,787 36	892 86	1,645 97			(p) 61,681 46	40
41	Lanark Co. Farmers	5,624 04	50 00		85 16	3,205 16	8,964 36	49,231 59	234 50	502 53			58,932 98	41
42	Lennox and Addington	1,808 43			24 10	1,650 18	3,482 71	5,072 52	497 25	240 18			9,292 66	42
43	Lobo	434 75		45 30	23 26	1,018 06	1,521 37	8,136 52	63 90	168 65			(q) 9,890 44	43
44	London Township	591 00			30 38	1,226 59	1,847 97	8,058 88	51 60	426 10		31 30	10,415 85	44
45	McGillivray	108 50			15 59	702 84	826 93	727 22	58 25	267 52			(r) 1,879 92	45

46	McKillop	1,145 34	....	....	42 85	1,829 18	3,017 37	13,658 96	48 70	449 34	....	....	(s) 17,174 37	46
47	Maple Leaf	4,843 00	....	....	65 26	4,661 80	9,570 06	42,617 59	2,677 65	967 78	....	774 93	(t) 56,608 01	47
48	Nichol	1,530 32	....	....	44 93	2,828 24	4,403 49	15,768 66	334 62	235 92	....	....	20,742 69	48
49	Nissouri	1,108 87	....	....	55 64	2,331 59	3,496 10	8,452 76	468 32	411 65	....	....	12,828 83	49
50	Norfolk	1,887 63	....	58 15	27 37	2,446 09	4,419 24	12,859 97	446 42	182 34	1,000 00	....	18,907 97	50
51	North Kent	569 25	....	....	81 13	1,316 34	1,966 72	4,296 09	28 80	210 85	....	....	6,502 46	51
52	Oneida	....	....	....	16 68	832 10	848 78	4,331 99	328 00	88 30	....	....	(u) 5,597 07	52
53	Ontario Threshermen's	208 00	189 66	....	11 32	3,383 95	3,792 93	3,451 35	....	3 00	200 00	....	7,447 28	53
54	Osgoode	292 45	....	....	20 58	1,406 38	1,719 41	1,957 00	887 20	199 13	....	217 30	4,980 04	54
55	Otter	1,081 50	....	12 50	49 41	2,355 14	3,498 55	18,383 74	2,743 57	585 65	....	100 00	25,311 51	55
56	Oxford	794 30	....	....	21 60	1,214 21	2,030 11	4,673 50	1,451 47	62 67	....	....	8,217 75	56
57	Peel County	3,870 00	27 25	....	91 98	5,625 92	9,615 15	45,089 86	5,429 91	2,157 70	....	....	(v) 62,292 62	57
58	Peel and Maryboro	2,100 90	60 00	....	68 22	3,342 13	5,571 25	14,370 10	1,185 97	300 85	....	....	21,428 17	58
59	Prescott Farmers	1,363 01	....	....	53 82	2,638 01	4,054 84	39,309 82	3,159 45	676 73	....	....	47,200 84	59
60	Puslinch	....	20 20	....	18 58	766 42	805 20	5,630 67	....	38 39	....	53 86	6,528 12	60
61	Saltfleet and Binbrook	1,442 00	35 00	....	35 77	2,363 64	3,876 41	13,467 08	643 45	431 59	....	....	(w) 18,418 53	61
62	Southwold Farmers	205 00	....	5 88	24 08	1,063 59	1,298 55	3,530 93	655 49	217 97	....	....	(x) 5,702 94	62
63	Sydenham	5,115 75	35 01	....	142 03	7,551 82	12,844 61	76,015 28	13,288 18	441 41	....	570 74	103,160 22	63
64	Townsend Farmers	607 25	....	....	33 71	1,239 74	1,880 70	3,437 62	401 74	150 97	....	57 10	(y) 5,928 13	64
65	Usborne and Hibbert	378 35	....	....	51 09	1,933 64	2,363 08	17,735 00	....	246 85	....	248 00	20,592 93	65
66	Walpole Farmers	110 00	....	....	29 80	1,448 76	1,588 56	13,225 90	199 25	123 65	....	677 01	15,814 37	66
67	Waterloo North	4,158 50	....	....	142 91	7,206 61	11,508 02	35,423 99	1,669 90	483 41	....	....	(z) 49,085 32	67
68	Wawanosh West	1,302 00	....	....	61 92	3,454 96	4,818 88	22,482 05	149 46	430 63	....	....	27,881 02	68
69	Westminster Township	448 00	....	....	30 08	1,326 36	1,804 44	10,881 59	521 39	754 13	....	....	(zz) 13,961 55	69
70	Williams East	411 25	....	....	19 14	766 06	1,196 45	5,166 47	342 11	87 59	....	....	6,792 62	70
71	Yarmouth	157 50	....	30 50	26 03	1,050 36	1,264 39	8,843 85	885 48	152 39	1,600 00	....	12,746 11	71
	Totals	91,241 72	951 82	1,094 81	3,364 88	183,049 83	279,703 06	1,316,952 16	135,206 14	40,417 04	24,200 00	3,488 45	1,799,966 85	

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*Notes (a) to (zz) inclusive: Totals do not include investments—(a) $7,880.00; (b) $10,000.00; (c) $53,095.14; (d) $5,000.00; (e) $6,805.46; (f) $6,100.00; (g) $10,000.00; (h) $10,412.20; (i) $10,000.00; (j) $39,821.97; (k) $6,432.06; (l) $4,000.00; (m) $5,000.00; (n) $10,365.00; (o) $48,792.63; (p) $5,000.00; (q) $2,200.00; (r) $2,000.00; (s) $10,000.00; (t) $7,173.72; (u) $3,500.00; (v) $12,900.00; (w) $5,218.61; (x) $5,000.00; (y) $8,398.48; (z) $40,500.00; (zz) $15,000.00.

II.—FARMERS' MUTUALS—WEATHER

ASSETS

DECEMBER 31ST, 1927

	Name of Corporation	Real estate	Mortgages and debentures	Cash	Instalments of 1927 unpaid	Assessments of 1927 unpaid	Unassessed premium note capital	Interest accrued	Agents' balances	All other	Total assets
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	Huron Weather			1,207 82	124 70		152,691 90		376 00		154,400 42
2	Ontario Farmers'	2,500 00	8,000 00	20,419 95	1,091 30		185,553 40	52 92	340 43		217,958 00
3	Western Farmers'		110,000 00	40,579 88	5,265 00		359,003 61				514,848 49
	Totals	2,500 00	118,000 00	62,207 65	6,481 00		697,248 91	52 92	716 43		887,206 91

LIABILITIES

DECEMBER 31ST, 1927

	Name of Corporation	Amount of supposed loss	Interest accrued	Borrowed money and bills payable	Unearned cash payments	Other liabilities	Total liabilities	Number of policies	Net amount at risk
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1	Huron Weather				6,705 87		6,705 87	24 56	4,223,000 00
2	Ontario Farmers				5,671 76		5,671 76	46 24	7,182,618 00
3	Western Farmers				24,352 44		24,352 44	97 41	22,365,735 00
	Totals				36,730 07		36,730 07	168 21	33,771,353 00

RECEIPTS

For the Year Ending December 31st, 1927

Name of Corporation	Fees for surveys	Instalments of 1927	Instalments of prior years	Assessments, 1926	Assessments of prior years	Interest	Cash borrowed	Agents' balances	All other	Total receipts	From securities (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1 Huron Weather	....	7,882 30	31 60	....	....	....	....	....	....	7,913 90	....
2 Ontario Farmers'	7 50	13,515 69	406 60	....	....	886 99	....	1,554 07	267 21	16,638 06	....
3 Western Farmers'	492 00	35,220 61	2,859 33	....	....	5,370 97	....	....	....	43,942 91	....
Totals	499 50	56,618 60	3,297 53	....	....	6,257 96	....	1,554 07	267 21	68,494 87	....

EXPENDITURE

For the Year Ending December 31st, 1927

Name of Corporation	Expenses of Management						Losses	Rebates	Borrowed money repaid	All other	Total	Invested (not extended)
	Agents' commissions, etc.	Law costs	Interest	Assessment and license fees	Salaries and general expense account	Total expense of management						
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1 Huron Weather	723 45	....	92 15	27 47	1,601 13	2,444 20	3,671 30	158 70	1,000 00	....	7,274 20	....
2 Ontario Farmers'	1,840 92	15 00	....	39 70	5,175 29	7,070 91	11,521 55	92 07	....	....	18,684 53	....
3 Western Farmers'	3,725 06	44 36	....	109 13	6,898 78	10,777 33	11,864 10	100 15	....	75 59	22,817 17	25,000 00
Totals	6,289 43	59 36	92 15	176 30	13,675 20	20,292 44	27,056 95	350 92	1,000 00	75 59	48,775 90	25,000 00

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES

ASSETS

DECEMBER 31ST, 1927

Name of Insurer	Mortgage Loans on Real Estate	Book Value of Bonds	Book Value of Stocks	Cash on Hand in banks and in Trust Companies	Premium deposits uncollected	Other Assets	Interest due and accrued	Market value of Bonds and Stocks over Book Value	Total Admitted Assets	Assets not admitted
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	....	828,690 59	1,217,694 28	299,195 14	58,222 27	....	11,702 48	593,906 13	3,009,410 89	1,579 37
Arkwright Mutual, Boston	....	6,237,636 00	124,200 00	514,587 40	208,154 00	....	99,421 56	317,269 00	7,501,267 96	807 15
Blackstone Mutual, Providence	....	1,862,379 88	1,650,956 48	247,971 04	118,066 94	....	28,556 73	738,576 64	4,646,507 71	1,051 03
Boston Manufacturers, Boston	....	7,904,823 55	142,000 00	160,937 84	194,952 38	....	136,312 84	1,014,706 45	9,553,733 06	1,863 79
Cotton and Woollen Manufacturers, Boston	....	1,567,543 21	28,400 00	108,100 40	66,773 86	....	23,045 42	108,186 79	1,902,049 68	272 00
Enterprise Mutual, Providence	....	814,994 80	1,207,674 46	293,791 79	58,222 28	....	11,582 95	594,761 74	2,981,028 02	1,579 37
Fall River Manufacturers, Fall River	....	2,122,636 24	61,120 00	101,825 77	76,082 46	....	31,096 12	186,563 76	2,579,324 35	620 80
Firemen's Mutual, Providence	319,500 00	3,621,588 32	1,161,820 06	443,070 32	195,743 47	....	56,107 39	419,529 62	6,217,359 18	1,863 20
Hope Mutual, Providence	....	1,397,906 65	48,273 52	190,366 33	46,699 37	....	16,060 97	57,232 83	1,756,539 67	1,067 66
Keystone Mutual, Philadelphia	....	706,062 79	....	61,701 92	33,827 94	....	10,702 16	25,887 21	838,182 02	....
Manton Mutual, Philadelphia	....	639,318 70	....	46,803 04	31,110 36	....	9,230 19	18,041 30	744,503 59	....
Manufacturers Mutual, Providence	....	1,588,191 79	1,910,720 83	470,715 39	97,037 13	....	21,291 07	1,002,630 38	5,090,586 59	2,632 29
Mechanics Mutual, Providence	....	956,734 29	1,270,333 34	306,699 76	58,222 27	....	13,839 85	664,211 37	3,270,040 88	1,579 38
Mercantile Mutual, Providence	51,000 00	467,685 58	361,683 67	90,945 52	40,916 72	....	8,758 98	60,295 75	1,081,286 22	392 25
Merchants Mutual, Providence	....	1,013,693 55	916,439 31	173,101 75	67,581 64	....	14,936 45	407,943 14	2,593,695 84	640 67
Mill Owners Mutual, Chicago	....	697,231 05	32,187 50	48,210 98	60,205 58	4,000 00	11,505 03	63,886 45	917,226 59	....
Narragansett Mutual, Providence	16,000 00	263,238 46	189,976 60	33,872 11	20,458 35	....	4,500 26	32,024 94	560,070 72	196 13
National Mutual, Philadelphia	....	220,724 97	2,250 00	20,149 79	10,772 32	....	3,201 93	7,380 03	264,479 04	....
Paper Mill Mutual, Boston	....	649,805 95	17,700 00	73,570 26	25,091 08	....	9,806 03	40,074 05	816,047 37	21 33
Philadelphia Manufacturers, Philadelphia	....	1,222,792 21	188,964 15	162,644 52	60,005 09	....	17,275 40	246,231 64	1,897,913 01	1,719 56
Protection Mutual, Chicago	23,000 00	1,120,173 70	34,500 00	84,963 35	90,334 07	3,759 34	18,226 44	80,506 30	1,455,463 20	....
Rhode Island Mutual, Providence	....	1,606,951 45	1,955,301 69	556,330 55	97,037 14	....	22,514 03	1,143,112 86	5,381,247 72	2,632 29
Rubber Manufacturers, Boston	....	1,514,058 02	28,400 00	104,707 05	64,523 16	....	22,508 34	101,511 98	1,835,708 55	272 00
Standard Mutual, Philadelphia	....	299,699 74	24,589 00	34,424 41	14,521 88	....	3,854 03	499 26	377,588 32	185 23
State Mutual, Providence	....	1,958,449 49	2.383,352 96	658,387 88	116,444 56	....	25,819 62	1,309,695 55	6,452,150 06	3,158 75
What Cheer Mutual, Providence	....	1,476,129 46	72,027 35	183,626 36	47,141 67	....	16,898 52	67,910 19	1,863,733 55	1,067,66
Worcester Manufacturers, Worcester	....	2,070,206 29	40,843 00	351,857 82	85,727 52	....	31,213 79	76,585 71	2,656,434 13	311 95
Totals	409,500 00	44,829,346 73	15,071,408 20	5,822,558 49	2,043,875 51	7,759 34	679,968 58	9,379,161 07	78,243,577 92	25,513 86

LIABILITIES

December 31st, 1927

Name of Insurer	Provision for Unpaid Claims	Reserve of Unearned Premium Deposits	Administration Expense Accrued	Return Premium Deposits	Reinsurance Premiums Accrued	Taxes	Reserve for Contingencies	All other Liabilities	Total Liabilities	Excess of Assets over Liabilities
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	31,070 17	1,086,832 70	98 76			7,389 40			1,125,391 03	1,884,019 86
Arkwright Mutual, Boston	52,417 42	2,665,092 29	4,000 00			9,782 76			2,731,292 47	4,769,975 49
Blackstone Mutual, Providence	43,775 19	1,761,265 02	1,317 43			12,670 21			1,819,027 85	2,827,479 86
Boston Manufacturers, Boston	52,764 06	3,566,352 80	3,160 55			7,528 08			3,629,805 49	5,923,927 57
Cotton and Woollen Manufacturers, Boston	15,802 00	703,785 11	2,590 31			3,340 61			725,518 03	1,176,531 65
Enterprise Mutual, Providence	31,070 17	1,086,832 70	98 76			7,346 20			1,125,347 83	1,855,680 19
Fall River Manufacturers, Fall River	25,758 04	1,036,903 35	365 59			2,164 17			1,065,191 15	1,514,133 20
Firemen's Mutual, Providence	70,314 10	2,586,118 31	1,055 53			15,590 00			2,673,077 94	3,544,281 24
Hope Mutual, Providence	24,118 88	746,606 98	1,294 09			4,075 27			776,095 22	980,444 45
Keystone Mutual, Philadelphia	9,046 50	417,280 37	300 00			2,500 00			429,126 87	409,055 15
Manton Mutual, Philadelphia	8,673 48	365,993 19	250 00			2,500 00			377,416 67	367,086 92
Manufacturers Mutual, Providence	51,783 62	1,811,387 78	164 59			11,689 98			1,875,025 97	3,215,560 62
Mechanics Mutual, Providence	31,070 16	1,086,832 68	98 76			7,728 55			1,125,730 15	2,144,310 73
Mercantile Mutual, Providence	14,666 28	520,711 80	124 18			6,624 00			542,126 26	539,159 96
Merchants Mutual, Providence	25,069 48	997,567 40	745 57			7,568 30			1,030,950 75	1,562,745 09
Mill Owners Mutual, Chicago	3,325 34	416,305 19	4,259 34			2,500 00	24,493 92		450,883 79	465,967 80
Narragansett Mutual, Providence	7,356 66	263,711 03	62 09			3,603 52			274,733 30	285,337 42
National Mutual, Philadelphia	3,638 64	127,804 55	150 00			1,350 00			132,943 19	131,535 85
Paper Mill Mutual, Boston	3,919 31	312,429 20	500 00			1,100 00			317,948 51	498,098 86
Philadelphia Manufacturers, Philadelphia	19,901 28	809,359 37	501 79			2,490 31		100 00	832,352 75	1,065,560 26
Protection Mutual, Chicago	6,134 50	654,020 92	700 00			3,500 00	41,846 51	4,000 00	710,201 93	745,261 27
Rhode Island Mutual, Providence	51,783 63	1,811,387 78	164 59			12,781 88			1,876,117 88	3,505,129 84
Rubber Manufacturers, Boston	15,493 00	656,918 26	2,330 32			3,234 58			677,976 16	1,157,732 39
Standard Mutual, Philadelphia	2,055 15	189,797 50	232 00			1,368 00			193,452 65	184,135 67
State Mutual, Providence	62,140 33	2,173,665 35	197 52			14,354 55			2,250,357 75	4,201,792 31
What Cheer Mutual, Providence	24,280 58	767,187 55	1,294 09			4,075 64			796,837 86	1,066,895 69
Worcester Manufacturers, Worcester	21,825 48	1,104,588 41	500 00			3,750 00		282 63	1,130,946 52	1,525,487 61
Totals	709,253 45	29,726,737 59	26,555 86			162,606 01	66,340 43	4,382 63	30,695,875 97	47,547,326 95

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES—*Continued.*

INCOME FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Name of Insurer	Gross premium deposits	Return premium deposits	Reinsurance	Net premium deposits	Interest and dividends	Sundry income	Profit on sale or maturity of assets	Amount by which assets were written up	Total income
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	1,242,295 60	170,433 63		1,071,861 97	131,132 38		11,723 12		1,214,717 47
Arkwright Mutual, Boston	3,949,400 22	385,764 52		3,563,635 70	344,487 97		91,015 05	2,925 73	4,002,064 45
Blackstone Mutual, Providence	2,187,771 84	275,439 66		1,912,332 18	199,122 97		41,761 91		2,153,217 06
Boston Manufacturers, Boston	5,398,567 36	515,445 41		4,883,121 95	432,199 34	6 25	73,292 18		5,388,619 72
Cotton and Woollen Manufacturers, Boston	1,025,513 02	113,319 33		912,193 69	78,528 04		5,552 94		996,274 67
Enterprise Mutual, Providence	1,242,295 60	170,433 62		1,071,861 98	130,753 13		11,599 17		1,214,214 28
Fall River Manufacturers, Fall River	1,590,917 96	160,003 06		1,430,914 90	110,122 28		4,277 51		1,545,314 69
Firemen's Mutual, Providence	3,220,358 76	406,208 87		2,814,149 89	270,463 53	1,008 70	65,923 60		3,151,545 72
Hope Mutual, Providence	937,691 99	115,969 73		821,722 26	67,657 22	89 93	2,418 75		891,888 16
Keystone Mutual, Philadelphia	635,910 31	82,019 98		553,890 33	33,946 17		655 44		588,491 94
Manton Mutual, Philadelphia	578,737 46	72,479 83		506,257 63	29,616 38		337 50		536,211 51
Manufacturers Mutual, Providence	2,070,492 65	284,056 03		1,786,436 62	226,650 43		16,147 56		2,029,234 61
Mechanics Mutual, Providence	1,242,295 59	170,433 60		1,071,861 99	143,738 61		12,062 67		1,227,663 27
Mercantile Mutual, Providence	674,574 44	75,759 53		598,814 91	46,450 51		5,309 05		650,574 47
Merchants Mutual, Providence	1,216,634 43	156,028 69		1,060,605 74	110,803 14		23,737 45		1,195,146 33
Mill Owners Mutual, Chicago	533,833 36	66,099 30		467,734 06	41,448 23	131 52	3,939 97		513,253 78
Narragansett Mutual, Providence	338,290 49	39,671 85		298,618 64	24,252 98		6,853 12		329,724 74
National Mutual, Philadelphia	220,025 55	24,406 81		195,618 74	10,313 05		20 31		205,952 10
Paper Mill Mutual, Boston	510,336 39	47,738 22		462,598 17	35,394 45		5,956 00		503,948 62
Philadelphia Manufacturers, Philadelphia	1,059,079 92	78,195 41		980,884 51	83,162 44		14,908 96		1,078,955 91
Protection Mutual, Chicago	836,543 97	108,716 79		727,827 18	67,476 45	4,071 77	5,910 20		805,285 60
Rhode Island Mutual, Providence	2,070,492 65	284,056 04		1,786,436 61	230,965 78		31,796 90		2,049,199 29
Rubber Manufacturers, Boston	957,269 18	105,985 96		851,283 22	75,435 91		5,823 79		932,542 92
Standard Mutual, Philadelphia	271,873 03	39,971 49		231,901 54	17,218 32		10,812 57		259,932 43
State Mutual, Providence	2,484,591 19	340,867 23		2,143,723 96	279,002 25		31,805 36		2,454,531 57
What Cheer Mutual, Providence	967,038 44	115,183 81		851,854 63	71,558 70	90 82	2,418 76		925,922 91
Worcester Manufacturers, Worcester	1,704,496 25	166,678 23		1,537,818 02	106,296 06		246 88		1,644,360 96
Totals	39,167,327 65	4,571,366 63		34,595,961 02	3,398,196 72	5,398 99	486,306 72	2,925 73	38,488,789 18

DISBURSEMENTS FOR THE YEAR ENDED DECEMBER 31ST, 1927.

Name of Insurer	Net losses paid	Adjustment expenses	Administration and general expenses	Loss on sale or maturity of assets	Assets written down	Total losses and expenses	Premium deposits returned to policyholders	Total disbursements
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	83,095 51	....	92,885 55	421 88	363 53	176,766 47	904,777 99	1,081,544 46
Arkwright Mutual, Boston	198,116 65	4,420 65	277,335 00	936 66	....	480,808 96	3,200,284 99	3,681,093 95
Blackstone Mutual, Providence	127,256 14	....	179,546 08	....	36,281 50	343,083 72	1,558,394 49	1,901,478 21
Boston Manufacturers, Boston	272,222 01	5,998 30	330,617 33	6 25	73,285 93	682,129 82	4,478,450 51	5,160,580 33
Cotton and Woollen Manufacturers, Boston	49,483 02	....	66,545 40	561 25	3,411 00	120,000 67	767,853 24	887,853 91
Enterprise Mutual, Providence	83,095 51	....	92,842 31	421 87	363 53	176,723 22	904,777 99	1,081,501 21
Fall River Manufacturers, Fall River	73,804 89	1,570 96	78,235 61	....	3,717 50	157,328 96	1,297,960 32	1,455,289 28
Firemen's Mutual, Providence	183,171 79	31 92	282,226 42	16,553 58	....	481,983 71	2,425,777 06	2,907,760 77
Hope Mutual, Providence	48,844 02	....	81,935 43	120 31	....	130,899 76	676,300 64	807,200 40
Keystone Mutual, Philadelphia	27,154 13	....	66,003 83	....	6,700 00	99,857 96	443,552 84	543,410 80
Manton Mutual, Philadelphia	23,357 54	....	59,196 58	86 25	6,637 50	89,277 87	407,750 98	497,028 85
Manufacturers Mutual, Providence	138,492 50	....	153,444 73	421 88	642 65	293,001 76	1,507,963 32	1,800,965 08
Mechanics Mutual, Providence	83,095 50	....	93,224 32	421 88	15 00	176,756 70	904,778 01	1,081,534 71
Mercantile Mutual, Providence	32,646 57	6 72	52,924 20	165 42	....	85,742 91	391,333 93	477,076 84
Merchants Mutual, Providence	70,477 28	....	102,158 72	....	21,627 75	194,263 75	851,022 31	1,045,286 06
Mill Owners Mutual, Chicago	24,206 31	....	55,110 01	12 50	1,887 65	81,216 47	330,003 53	411,220 00
Narragansett Mutual, Providence	15,932 67	3 36	27,624 45	146 83	....	43,707 31	199,136 47	242,843 78
National Mutual, Philadelphia	8,896 69	....	24,267 24	....	....	33,163 93	161,128 89	194,292 82
Paper Mill Mutual, Boston	23,993 57	....	41,045 66	....	....	65,039 23	414,462 77	479,502 00
Philadelphia Manufacturers, Philadelphia	47,963 40	....	119,554 71	....	....	167,518 11	804,234 03	971,752 14
Protection Mutual, Chicago	41,019 39	....	88,589 01	12 50	3,174 10	132,795 00	547,764 39	680,559 39
Rhode Island Mutual, Providence	138,492 50	....	154,531 63	421 87	1,828 25	295,274 25	1,507,963 31	1,803,237 56
Rubber Manufacturers, Boston	44,849 18	....	62,006 19	481 00	3,049 50	110,385 87	706,753 46	817,139 33
Standard Mutual, Philadelphia	11,379 43	9 00	32,111 19	....	10,000 00	53,499 62	196,632 11	250,131 73
State Mutual, Providence	166,190 99	....	184,290 94	703 13	514 96	351,700 02	1,809,555 99	2,161,256 01
What Cheer Mutual, Providence	49,970 43	....	82,802 72	107 81	....	132,880 96	706,730 82	839,611 78
Worcester Manufacturers, Worcester	79,032 96	2,673 90	87,688 94	....	....	169,395 80	1,368,736 26	1,538,132 06
Totals	2,146,240 58	14,714 81	2,968,744 20	22,002 87	173,500 35	5,325,202 81	29,474,080 65	34,799,283 46

BUSINESS IN THE PROVINCE OF ONTARIO, 1927†

Name of Insurer	Gross risks written	Gross premium deposits on risks written	Gross losses incurred	Net risks written	Net premium deposits received	Net losses incurred
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	1,177,060 00	8,746 31	256 68	1,001,555 00	1,540 03	256 68
Arkwright Mutual, Boston	2,164,840 00	14,923 60	529 12	1,933,072 00	2,326 82	529 12
Blackstone Mutual, Providence	2,008,215 00	14,839 83	436 64	1,616,297 00	2,740 13	436 64
Boston Manufacturers, Boston	2,759,720 00	19,833 26	612 48	2,384,628 00	*2,956 87	612 48
Cotton and Woollen Manufacturers, Boston	745,075 00	5,763 43	110 36	707,775 00	*1,413 52	110 36
Enterprise Mutual, Providence	1,177,060 00	8,746 31	256 69	1,001,555 00	Cr1,540 03	256 69
Fall River Manufacturers, Fall River	539,890 00	3,473 10	53 21	438,690 00	160 87	53 21
Firemen's Mutual, Providence	2,673,623 00	20,950 18	221 26	2,420,757 00	2,157 84	221 26
Hope Mutual, Providence	1,102,606 00	8,566 93	186 83	1,027,666 00	7,810 09	186 83
Keystone Mutual, Philadelphia	443,180 00	3,759 03	....	423,130 00	670 26	....
Manton Mutual, Philadelphia	404,380 00	3,490 54	....	389,330 00	756 94	....
Manufacturers Mutual, Providence	1,961,767 00	14,577 18	427 81	1,669,259 00	2,566 70	427 81
Mechanics Mutual, Providence	1,177,060 00	8,746 31	256 69	1,001,555 00	1,540 03	256 69
Mercantile Mutual, Providence	562,868 00	4,410 57	33 12	506,885 00	1,110 47	33 12
Merchants Mutual, Providence	1,165,055 00	8,521 81	260 54	931,059 00	1,833 88	260 54
Mill Owners Mutual, Chicago	438,408 00	3,449 37	59 52	151,783 00	1,571 26	59 52
Narragansett Mutual, Providence	281,434 00	2,205 28	16 56	256,943 00	513 41	16 56
National Mutual, Philadelphia	152,595 00	1,589 99	....	147,345 00	960 51	....
Paper Mill Mutual, Boston	281,985 00	1,973 13	38 89	250,683 00	179 10	38 89
Philadelphia Manufacturers, Philadelphia	860,915 00	8,391 90	175 46	678,640 00	2,316 42	175 46
Protection Mutual, Chicago	657,612 00	5,174 06	93 76	111,667 00	1,400 63	93 76
Rhode Island Mutual, Providence	1,961,767 00	14,577 18	427 81	1,669,259 00	2,566 70	427 81
Rubber Manufacturers, Boston	737,175 00	5,702 33	110 36	702,375 00	*1,425 79	110 36
Standard Mutual, Philadelphia	263,765 00	2,238 82	54 34	250,165 00	583 52	54 34
State Mutual, Providence	2,354,120 00	17,492 62	513 38	2,003,111 00	3,080 04	513 38
What Cheer Mutual, Providence	1,097,406 00	8,585 14	186 83	1,029,466 00	7,906 32	186 83
Worcester Manufacturers, Worcester	997,240 00	6,961 83	73 07	119,242 00	*582 99	73 07
Totals	30,146,821 00	227,690 04	5,391 41	24,823,892 00	53,889 43	5,391 41

*Net premiums written. †Since date of initial license (Approx. September 1927)

C

CASH-MUTUAL INSURANCE CORPORATIONS

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURE

ASSETS

December 31st, 1927

Name of Corporation	Value of real estate less encumbrance	Mortgages, bonds, debentures and other securities	Cash at head office and bank balances	Net agents' balances	Re-insurance on losses	Interest due and accrued	Unassessed premium notes	All other assets	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	60,000 00	1,259,195 48	39,849 99	15,457 47	6 72	18,870 14	249,984 11	....	1,643,363 91
Gore	30,000 00	1,332,959 19	16,481 13	11,921 03	3,265 56	25,055 08	204,067 00	....	1,623,748 99
Perth	50,000 00	1,054,616 53	24,716 57	18,523 57	173 38	22,924 74	170,259 42	....	1,341,214 21
Waterloo	36,000 00	1,409,875 51	17,907 27	1,771 62	....	27,168 03	224,987 59	....	1,717,710 02
Totals	176,000 00	5,056,646 71	98,954 96	47,673 69	3,445 66	94,017 99	849,298 12	....	6,326,037 13

The Government deposits at date of publication are as follows:—Economical, $1,000,000; Gore District, $100,000; Perth, $100,000; Waterloo, $100,062.10.

LIABILITIES

December 31st, 1927

Name of Corporation	Losses reported unpaid at 31st Dec., 1927	Unearned premiums on cash plan	All other liabilities	Total liabilities	Number of policies	Net amount of risks
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	1,434 60	145,571 72	2,498 33	149,504 65	265 44	41,245,073 00
Gore	3,331 24	220,267 90	2,738 51	226,337 65	220 86	51,606,995 91
Perth	1,775 49	189,803 65	....	191,579 14	288 20	50,889,673 00
Waterloo	3,452 44	304,337 87	....	307,790 31	438 20	74,550,198 00
Totals	9,993 77	859,981 14	5,236 84	875,211 75	1,212 70	218,291,939 91

RECEIPTS

For the Year Ending December 31st, 1927

Name of Corporation	Instalments	Premiums on cash plan	Agents' balances, 1926, paid 1927	Interest	Fees, licenses and extra premiums	Reinsurance on losses	Rent	Other sources	Total	Received for securities (notextended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	78,877 29	218,028 95	16,172 15	68,469 86	....	18,133 73	....	975 00	400,656 98	79,932 39
Gore	65,828 48	265,641 85	15,382 62	71,210 16	182 25	11,850 19	1,100 00	....	431,195 55	9,781 58
Perth	57,582 37	241,812 81	20,272 51	51,681 53	851 75	25,878 67	975 00	2,712 19	401,766 83	93,923 96
Waterloo	77,885 69	371,419 73	8,569 58	69,551 59	....	45,471 30	....	23,640 21	596,538 10	21,757 03
Totals	280,173 83	1,096,903 34	60,396 86	260,913 14	1,034 00	101,333 89	2,075 00	27,327 40	1,830,157 46	205,394 96

EXPENDITURE

For the Year Ending December 31st, 1927

Name of Corporation	Commission and bonus to agents	Costs in Law	Interest	Assessment and license fees	Salaries and general expenses account	Total expense of management	Amount paid for losses	Re-insurance	Rebate and returned premiums	Refunds to members	All other payments	Total	Invested (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	50,322 40	203 29	....	396 89	63,585 53	114,508 11	114,752 17	40,824 73	21,705 65	....	....	291,790 66	178,107 92
Gore	55,521 34	....	....	438 48	64,822 52	120,782 34	142,908 83	42,503 07	17,821 92	13,151 45	....	337,167 61	123,432 57
Perth	56,646 10	17 74	....	485 58	53,012 31	110,161 73	149,663 86	53,708 14	12,817 18	....	7,159 84	333,510 75	192,000 00
Waterloo	82,947 00	64 90	2,579 04	553 08	85,447 45	171,591 47	218,859 91	65,100 44	36,356 09	....	6,000 00	497,907 91	133,643 41
Totals	245,436 84	285 93	2,579 04	1,874 03	266,867 81	517,043 65	626,184 77	202,136 38	88,700 84	13,151 45	13,159 84	1,460,376 93	627,183 90

D

FRATERNAL SOCIETIES

ASSETS, LIABILITIES AND ACTUARIAL VALUATIONS, INCOME, DISBURSEMENTS; EXHIBIT OF POLICIES

FRATERNAL SOCIETIES

ASSETS, LIABILITIES AND ACTUARIAL VALUATION

Name of Society	Total Admitted Assets				Liabilities (Except Reserve)				Actuarial Valuation		
	Mortuary Fund	Sickness and Other Funds	General Expense Fund	Total	Mortuary Fund	Sickness and Other Funds	General Expense Fund	Total	Basis of Valuation (Mortuary Fund)	Degree of Solvency	Valuation Date
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.			
Canadian Order of Chosen Friends	1,558,720 35	225,829 02	30,460 55	1,815,009 92	40,066 15	2,301 42	1,044 32	43,411 89	C.M. (5) 3½%	105%	31 Dec., 1927
Canadian Order of Foresters	10,770,163 19	612,968 51	51,238 68	11,434,370 38	152,753 21	11,682 76	59,215 88	223,651 85	C.M. (5) 3½%	105%	31 Dec., 1927
Canadian Order of Oddfellows	334,167 88	7,958 60	3,628 27	345,754 75	4,465 00	240 00		4,705 00	Fraternal American Table	111.5%	31 Dec., 1927
Civil Service M.B. Society	68,945 66			68,945 66					(b)		31 Dec., 1927
Hamilton Firemen	(a)	278,976 82		278,976 82					(b)		31 Dec., 1924
Hamilton Police	(a)	288,859 47		288,859 47					(b)		31 Dec., 1924
Knights of Malta	14,883 48	4,122 35	49 66	19,055 49					N.F.C. 4%		31 Dec., 1926
London Police	(a)	166,082 60		166,082 60					(b)		31 Dec., 1925
Oddfellows Relief Ass'n	4,129,014 69			4,129,014 69	22,577 50			22,577 50	C.M. (5) 4%	107%	31 Dec., 1927
Ontario Commercial Trav. Ass'n	770,686 40			770,686 40	4,935 00	354 37	700 00	5,989 37	O.M. 5 4%		31 Dec., 1927
Ottawa Firemen	(a)	190,745 77		190,745 77					(b)		31 Dec., 1925
Ottawa Police	(a)	179,061 41		179,061 41					(b)		31 Dec., 1925
Royal Templars	1,049,444 40	738 71	4,538 27	1,054,721 38	10,500 00			10,500 00	N.F.C.; O.M. 4%	117%	31 Dec., 1927
Sons of England	218,245 97	60,650 60	98,432 85	377,329 42	3,570 00		690 65	4,260 65	A.M. (5) 4%	109.5%	31 Dec., 1927
Sons of Scotland	1,194,980 91	20,955 95	6,762 27	1,222,699 13	9,590 00			9,590 00	O.M. 4%	123%	31 Dec., 1927
St. Joseph Union of Canada	3,337,546 00	149,426 00	12,287 00	3,499,259 00	26,930 14	77 56		27,007 70	N.Y.C.	105.2%	31 Dec., 1927
Toronto Firemen	(a)	1,378,608 67		1,378,608 67					(b)		31 Dec., 1923
Toronto Police	(a)	1,622,388 44		1,622,388 44					(b)		31 Dec., 1924
	23,446,798 93	5,187,372 92	207,397 55	28,841,569 40	275,387 00	14,656 11	61,650 85	351,693 96			

(a) Pension Funds.
(b) These societies, being confined to municipal or government employees, are required to make valuation returns only when deemed advisable by the Superintendent. R.S.O. 1927, c. 222, s. 205. The date shown is that of the most recent valuation, particulars of which are shown in the detailed Annual Reports.

FRATERNAL SOCIETIES

INCOME AND DISBURSEMENTS FOR THE YEAR ENDING 31ST DECEMBER, 1927

Name of Society	Income				Disbursements			
	Mortuary Fund	Sickness and Other Funds	General Expense Fund	Total	Mortuary Fund	Sickness and Other Funds	General Expense Fund	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Chosen Friends	529,806 58	38,636 65	22,004 59	590,447 82	342,972 11	27,016 21	66,978 40	436,966 72
Canadian Order of Foresters	1,610,951 72	158,029 94	112,357 73	1,881,339 39	790,725 86	175,764 12	144,052 09	1,110,542 07
Canadian Order of Oddfellows	57,961 15	5,536 91	24,130 72	87,628 78	48,598 54	4,479 72	23,176 00	76,254 26
Civil Service M. B. Society	8,695 36		4,357 43	13,052 79	2,706 49		446 51	3,153 00
Hamilton Firemen		34,609 80		34,609 80		6,958 09	898 07	7,856 16
Hamilton Police		31,670 69		31,670 69		12,899 60	737 20	13,636 80
Knights of Malta	1,816 08	849 55	400 59	3,066 22	1,000 00	673 46	425 43	2,098 89
London Police		18,555 53		18,555 53		4,236 59	115 55	4,352 14
Oddfellows Relief Association	660,584 31		95,604 69	756,189 00	357,927 59		92,115 00	450,042 59
Ontario Commercial Trav. Ass'n	78,741 98		11 87	78,753 85	25,550 00	424 00	13,513 21	39,487 21
Ottawa Firemen		28,579 82		28,579 82		3,019 07	1,573 60	4,592 67
Ottawa Police		23,670 05		23,670 05		5,103 50	672 80	5,776 30
Royal Templars	141,122 51	938 71	32,394 79	174,456 01	91,920 36	200 00	33,895 49	126,015 85
Sons of England	67,762 62	40,045 14	36,875 09	144,682 85	48,671 19	45,366 71	35,149 17	129,187 07
Sons of Scotland	119,020 06	3,505 91	37,943 66	160,469 63	62,442 55	2,591 44	35,359 31	100,393 30
St. Joseph Union of Canada	448,420 78	130,267 24	65,622 41	644,310 43	147,570 51	109,535 17	66,500 26	323,605 94
Toronto Firemen		181,946 21		181,946 21		35,125 99	714 38	35,840 37
Toronto Police		208,880 98	19,575 31	228,456 29		126,296 93	1,170 54	127,467 47
	3,724,883 15	905,723 13	451,278 88	5,081,885 16	1,920,085 20	559,690 60	515,857 74	2,997,268 81

FRATERNAL SOCIETIES

EXHIBIT OF POLICIES (MORTUARY) DECEMBER 31ST, 1927

Name of Society	Whole Life		Limited Life		Endowment		Other Plans		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		$ c.		$ c.		$ c.		$ c.		$ c.
Canadian Order of Chosen Friends	12,702	10,644,807 80	967	843,750 00	552	567,250 00	460	139,603 00	14,681	12,195,410 80
Canadian Order of Foresters	47,611	47,171,500 00	1,305	1,270,500 00	2,033	2,066,500 00	40	120,000 00	50,989	50,628,500 00
Canadian Order of Oddfellows	1,430	1,048,370 30	40	31,750 00	143	134,250 00	463	290,370 50	2,076	1,504,740 80
Civil Service M. S. Society	1,117	451,400 00							1,117	451,400 00
Hamilton Firemen										
Hamilton Police										
Knights of Malta	151	61,500 00							151	61,500 00
London Police										
Oddfellows Relief Association	14,400	15,502,384 94	2,630	3,235,010 00	844	1,077,000 00			17,874	19,814,394 94
Ontario Commercial Trav. Ass'n	3,365	1,797,390 00							3,365	1,797,390 00
Ottawa Firemen										
Ottawa Police										
Royal Templars of Temperance	2,292	2,460,250 00	142	150,000 00	397	435,500 00	130	149,500 00	2,961	3,195,250 00
Sons of England	1,140	961,760 00	283	276,955 50					1,423	1,238,715 50
Sons of Scotland	5,073	3,147,758 00	1,183	681,000 00	146	81,250 00	46	131,360 00	6,448	4,041,368 00
St. Joseph Union of Canada	7,860	6,625,110 00	1,455	1,376,500 00	9,983	7,527,800 00	1,358	1,501,250 00	20,656	17,030,660 00
Toronto Firemen										
Toronto Police										
	97,141	89,872,231 04	8,005	7,865,465 50	14,098	11,889,550 00	2,497	2,332,083 50	121,741	111,959,330 04

F

COMPANIES NOT WITHIN A, B, C, D, or E

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

ASSETS

DECEMBER 31ST, 1927

Name of Company	Mortgages, bonds and debentures or other securities	Interest due and accrued	Cash at head office and bank balances	Agents' balances	Reserve held in trust by re-insured company	Unassessed premium notes	Re-insurance on losses	Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December, 1927	All other assets	Total	Goad's Plans, office furniture, etc. (not extended)	Subscribed capital stock uncalled
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Wellington	321,263 90	2,862 45	35,031 24	33,151 81	11,157 11	90 92	....	....	....	403,556 71	....	....

Government deposit (par value) at date of publication, $100,000.

LIABILITIES

DECEMBER 31ST, 1927

Name of Company	Losses unpaid at 31st December, 1927	Unearned premiums on cash system risks, calculated at 80 per cent. of gross premiums	Commission and bonus	Re-insurance	Rebates and return premiums unpaid	Due to other companies and persons	Unearned cash payments	All other liabilities	Total liabilities except capital stock	Capital stock paid up	Number of policies	Net amount at risk
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Wellington	3,352 67	132,420 44	....	29,831 52	....	....	....	1,000 00	166,604 63	150,000 00	31,530	37,566,962 00

RECEIPTS

For the Year Ending December 31st, 1927

Name of Company	Instalments of 1927	Instalments or assessments of years prior to 1927	Premiums on cash system	Agents' balances	Interest	Fees, licenses and extra premiums	For For losses re-insured	Borrowed money	Calls and premiums on capital stock	Other sources	Total	Received for securities (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Wellington..................	135 30	3 00	371,823 95	38,300 77	12,807 76	....	62,387 15	....	18,000 00	2,250 00	505,707 93	*9,820 00

*Not including $9,820.00 received from investments.

EXPENDITURE

For the Year Ending December 31st, 1927

Name of Company	Expenses of Management						Amount paid for losses	Rebate and returned premiums	Re-insurance	Dividends	All other payments	Total
	Commission and bonus to agents	Interest	Costs in law	Assessment and license fees	Salaries and general expenses	Total expense of management						
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Wellington..................	79,395 03	....	....	376 41	31,856 74	111,628 18	155,832 52	35,684 99	136,848 58	7,920 00	265 13	*448,176 40

*Not including $64,850.00 invested.

G

RECIPROCAL OR INTER-INSURANCE EXCHANGES

ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS
MISCELLANEOUS INFORMATION

RECIPROCAL OR INTER-INSURANCE EXCHANGES

ASSETS, DECEMBER 31ST, 1927

Name of Insurer	Mortgage Loans on Real Estate	Book Value of Bonds	Book Value of Stocks	Cash on Hand, in banks and in Trust Companies	Premium Deposits uncollected	Other assets	Interest due and accrued	Market Value of Bonds and Stocks over Book Value	Total admitted assets	Assets not admitted
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Affiliated Underwriters		1,607,769 00		72,675 01	81,181 47		17,441 05	3,331 00	1,782,397 53	2,524 03
American Exchange Underwriters		1,723,465 27		203,497 58	36,378 34		24,378 33	108,514 73	2,096,234 25	
Canners Exchange Subscribers		1,460,000 00		1,331,197 56	80,133 26		9,566 95	95,035 95	2,975,933 72	18,015 37
Epperson Underwriters				362,128 73	43,584 47	*2,811 37			408,524 57	1,292 61
Fireproof Sprinklered Underwriters		193,691 00		55,568 16	4,189 82		2,634 42	409 00	256,492 40	371 48
Individual Underwriters		2,226,082 00		130,389 13	48,657 59		21,261 49	4,858 00	2,431,248 21	2,898 83
Inter-Insurers Exchange Alliance		165,162 56		55,273 46	3,165 62		2,752 87	5,427 44	231,781 95	
Lumbermen's Underwriting Alliance		1,163,855 78		1,390,261 01	319,896 11		13,212 74	39,728 22	2,926,953 86	36,089 52
Manufacturing Lumbermen's Underwriters		1,110,674 78	38,812 00	1,454,309 82	263,045 15		12,965 51	46,978 10	2,926,785 36	21,930 40
New York Reciprocal Underwriters		3,269,430 00		79,828 86	39,867 86		27,068 05	4,420 00	3,420,614 77	2,659 80
Reciprocal Exchange	128,100 00	860,149 00		341,422 20	105,263 79	*238 77	11,308 05	39,471 63	1,485,953 44	2,778 41
Underwriters' Exchange		1,267,881 97		365,988 62	23,882 74		23,368 54	43,103 03	1,724,224 90	18 00
Warner Reciprocal Insurers		334,385 00		487,496 82	69,374 22	†1,811 58	3,241 22	29,129 06	925,437 90	13,338 90
Totals	128,100 00	15,382,546 36	38,812 00	6,330,036 96	1,118,620 44	4,861 72	169,199 22	420,406 16	23,592,582 86	101,917 35

*Ledger Asset.
†Non-Ledger Asset.

LIABILITIES, DECEMBER 31ST, 1927

Name of Insurer	Provision for unpaid claims	Reserve of unearned premium deposits	Administration Expense accrued	Return premium deposits	Reinsurance premiums accrued	Taxes	Reserve for contingencies	All other liabilities	Total liabilities	Excess of assets over liabilities
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Affiliated Underwriters	28,257 61	699,283 34	13,964 24	66,433 42		4,000 00			811,938 61	970,458 92
American Exchange Underwriters	6,300 00	226,842 35	6,021 90	139,600 00		6,139 58	100,990 28		485,894 11	1,610,340 14
Canners Exchange Subscribers	74,578 01	621,702 64			8,864 88	9,649 30			714,794 83	2,261,138 89
Epperson Underwriters	4,230 00	127,332 68	11,626 46						143,189 14	265,335 43
Fireproof Sprinklered Underwriters	184 72	80,657 52	2,304 60	17,220 73		600 00			100,967 57	155,524 83
Individual Underwriters	14,483 54	544,534 31	11,174 70	141,923 45		4,000 00			716,116 00	1,715,132 21
Inter-Insurers Exchange Alliance	4,000 00	55,202 11	135 00			85 00			59,422 11	172,359 84
Lumbermen's Underwriting Alliance	48,020 00	876,096 15	72,547 24						996,663 39	1,930,290 47
Manufacturing Lumbermen's Underwriters	195,225 00	806,015 47	56,995 11					*40,905 62	1,099,141 20	1,827,644 16
New York Reciprocal Underwriters	10,607 36	599,376 25	14,012 68	186,278 94	8,801 58	5,000 00			824,076 81	2,596,537 96
Reciprocal Exchange	4,991 33	375,462 60	10,804 21		54,349 91	3,000 00			448,608 05	1,037,345 39
Underwriters Exchange	7,000 00	248,490 51	435 00			225 00			256,150 51	1,468,074 39
Warner Reciprocal Insurers	24,030 52	261,937 93				5,103 09			291,071 54	634,366 36
Totals	421,908 09	5,522,933 86	200,021 14	551,456 54	72,016 37	37,801 97	100,990 28	40,905 62	6,948,033 87	16,644,548 99

*Due on conflagration contracts.

RECIPROCAL OR INTER-INSURANCE EXCHANGES

INCOME FOR THE YEAR ENDED DECEMBER 31ST, 1927

Name of Insurer	Gross premium deposits	Return premium deposits	Reinsurance	Net premium deposits	Interest and dividends	Sundry income	Profit on sale or maturity of assets	Amount by which assets were written up	Total Income
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Affiliated Underwriters	1,094,961 10	166,956 73	112,683 01	815,321 36	63,609 05	5,011 49		27,381 00	911,322 90
American Exchange Underwriters	441,227 77	33,938 70	19,933 87	387,355 20	83,045 94		3,042 22		473,443 36
Canners' Exchange Subscribers	2,148,125 41	569,765 81	50,063 96	1,528,295 64	86,492 15				1,614,787 79
Epperson Underwriters	435,311 63	73,457 77	28,020 65	333,833 21	9,464 61				343,297 82
Fireproof Sprinklered Underwriters	107,340 48	13,326 05	6,500 55	87,513 88	7,935 30			3,834 50	99,283 68
Individual Underwriters	800,713 56	102,560 83	44,630 79	653,521 94	90,439 48	5,078 15		39,685 25	788,724 82
Inter-Insurers Exchange Alliance	72,314 19	17,309 80		55,004 39	9,248 52	279 80	457 50		64,990 21
Lumbermen's Underwriting Alliance	3,070,290 48	628,242 12	281,989 40	2,160,058 96	90,075 34			3,431 28	2,253,565 58
Manufacturing Lumbermen's Underwriters	2,432,407 85	433,631 95	36,811 39	1,961,964 51	89,058 48		223 00	1,651 44	2,052,897 43
New York Reciprocal Underwriters	822,704 65	102,228 40	21,052 11	699,424 14	133,797 53	5,022 20		45,714 50	883,958 37
Reciprocal Exchange	1,253,016 26	235,511 05	269,896 35	747,608 86	54,867 25		189 00		802,665 11
Underwriters Exchange	436,647 80	86,883 38		349,764 42	74,446 06	2,409 60	1,294 47		427,914 55
Warner Reciprocal Insurers	772,897 38	115,055 22	5,000 00	652,842 16	25,423 46				678,265 62
Totals	13,887,958 56	2,578,867 81	876,582 08	10,432,508 67	817,903 17	17,801 24	5,206 19	121,697 97	11,395,117 24

DISBURSEMENTS FOR THE YEAR ENDED DECEMBER 31ST, 1927

Name of Insurer	Net losses paid	Adjustment expenses	Administration and general expenses	Loss on sale or maturity of assets	Assets written down	Total losses and expenses	Premium deposits returned to subscribers	Total disbursements
	$ c.	$ c.	$ c.	$ c.	$ c.	fi$ c.	$ c.	$ c.
Affiliated Underwriters	380,610 56	5,330 10	212,285 60			598,226 26	115,667 90	713,894 16
American Exchange Underwriters	2,202 63	319 55	84,926 01	250 00		87,698 19	154,681 32	242,379 51
Canners' Exchange Subscribers	308,577 51	7,903 57	404,658 89		16,549 25	737,689 22	734,374 79	1,472,064 01
Epperson Underwriters	110,083 16	1,298 94	148,156 87			259,538 97	43,090 75	302,629 72
Fireproof Sprinklered Underwriters	2,520 85	130 07	38,704 96		156 25	41,512 13	9,441 93	50,954 06
Individual Underwriters	200,855 38	2,496 97	187,652 50	63 00	3,156 25	394,224 10	144,213 22	538,437 32
Inter-Insurers Exchange Alliance	45,881 20	567 51	20,255 62			66,704 33	28,965 54	95,669 87
Lumbermen's Underwriting Alliance	1,080,502 68	8,831 59	604,295 83		363 85	1,693,993 95	82,404 30	1,776,398 25
Manufacturing Lumbermen's Underwriters	907,033 28	8,763 00	454,250 30	20,479 98	313 72	1,390,840 28	66,307 92	1,457,148 20
New York Reciprocal Underwriters	274,982 22	2,673 18	206,239 29	1,000 00		484,894 69	250,440 70	735,335 39
Reciprocal Exchange	233,595 62	4,497 74	271,263 57		5,427 61	514,784 54	306,588 38	821,372 92
Underwriters Exchange	170,143 99	1,199 99	111,154 47	1 70		282,500 15	239,553 25	522,053 40
Warner Reciprocal Insurers	246,324 98	7,225 77	154,552 63		3,968 75	412,072 13	201,678 23	613,750 36
Totals	3,963,314 06	51,237 98	2,898,396 54	21,794 68	29,935 68	6,964,678 94	2,377,408 23	9,342,087 17

BUSINESS IN THE PROVINCE OF ONTARIO AS AT DECEMBER 31st, 1927

Name of Insurer	Gross risks written	Gross premium deposits on risks written	Gross losses incurred	Net risks written	Net premium deposits received	Net losses incurred
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Affiliated Underwriters	9,824,998 00	44,185 85	4,206 79	7,703,546 00	28,630 69	4,206 79
American Exchange Underwriters	2,299,000 00	8,906 99		2,197,000 00	2,550 46	
Canners Exchange Subscribers	2,374,265 00	18,091 96		1,480,765 00	4,135 16	
Epperson Underwriters	452,700 00	5,105 20		373,700 00	2,758 45	
Fireproof Sprinklered Underwriters	1,485,000 00	2,415 19		1,235,000 00	529 58	76 52
Individual Underwriters	17,001,947 00	45,568 84	2,373 99	13,552,552 00	18,905 52	2,373 99
Inter-Insurers Exchange Alliance	170,000 00	675 35		170,000 00	675 35	
Lumbermen's Underwriting Alliance	9,135,543 00	151,896 10	112,881 29	5,890,117 30	84,685 07	91,772 88
Manufacturing Lumbermen's Underwriters	5,515,263 00	91,344 00	73,959 46	3,042,265 00	53,023 66	73,959 46
New York Reciprocal Underwriters	14,108,687 00	27,032 34	654 00	11,709,488 00	9,426 06	654 00
Reciprocal Exchange	220,000 00	2,835 50		140,000 00	1,131 44	
Underwriters Exchange	928,000 00	3,754 15		854,000 00	2,020 42	
Warner Reciprocal Insurers						
Totals	63,515,403 00	401,811 47	194,075 53	48,348,433 30	208,471 86	173,043 64

III.

STATISTICAL TABLES

TABLE I.—Fire losses in Ontario, 1918-1927, reported by insurers other than insurers licensed under *The Insurance Act,* (Dominion).

Year	Class of Company	Total amount paid for losses caused by fire and lightning in the Province during the year, as reported to the Department of Insurance for Ont. by Provincial Licensees.	Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.	Amount paid for such losses on buildings and contents reported to have been caused by lightning.	Amount paid for such losses on live stock reported to have been caused by lightning.
		$ c.	$ c.	$ c.	$ c.
1918	71 Purely Mutual Companies	630,814 15	8,805 00	148,283 35	78,603 91
	9 Cash-Mutual Companies	794,982 88	17,088 46	68,577 37	1,304 75
	2 Stock Companies	222,112 04	947 77	11,123 85	....
	82 Companies	1,647,909 07	26,841 23	227,984 57	79,908 66
1919	71 Purely Mutual Companies	599,813 83	10,211 00	142,701 13	89,148 09
	9 Cash-Mutual Companies	562,429 92	15,617 29	95,913 47	5,478 81
	2 Stock Companies	196,401 12	4,935 13	26,828 19	....
	82 Companies	1,358,644 87	30,763 42	265,442 79	94,626 90
1920	72 Purely Mutual Companies	620,839 35	11,089 00	116,173 17	95,336 06
	9 Cash-Mutual Companies	571,214 41	16,767 74	44,055 34	1,678 00
	2 Stock Companies	265,410 46	950 78	9,289 05	....
	83 Companies	1,457,464 22	28,807 52	169,517 56	97,014 06
1921	72 Purely Mutual Companies	929,811 08	4,425 00	189,290 45	85,389 88
	6 Cash-Mutual Companies	692,139 18	6,637 60	53,237 21	9,696 87
	3 Stock Companies	658,429 42	5,918 40	23,684 77	....
	81 Companies	2,280,379 68	16,981 00	266,212 43	95,066 75
1922	73 Purely Mutual Companies	1,046,377 97	3,148 33	220,368 14	64,373 81
	6 Cash-Mutual Companies	634,294 16	35,082 71	5,069 06	5,368 91
	3 Stock Companies	938,692 58	28,939 95	3,492 30	....
	82 Companies	2,619,364 71	67,170 99	228,929 50	69,742 72
1923	71 Purely Mutual Companies	1,186,326 02	7,085 00	175,288 85	56,043 02
	5 Cash-Mutual Companies	728,022 32	940 00	45,824 85	2,261 89
	6 Stock Companies	808,681 35	†	†	†
	82 Companies	2,723,029 69	8,025 00	221,333 67	58,304 91
1924	71 Mutual Insurance Corporations	1,114,608 27	14,298 99	128,682 27	50,051 66
	5 Cash-Mutual Insurance Corporations	833,804 88	†	†	†
	6 Joint Stock Insurance Companies	672,726 36	†	†	†
	82 Insurers	2,621,139 51	14,298 99	128,682 27	50,051 66
1925	71 Mutual Insurance Corporations	1,128,751 61	22,573 19	172,990 78	78,440 97
	5 Cash Mutual Insurance Corporations	741,494 81	†	†	†
	6 Joint Stock Insurance Companies	567,468 95	†	†	†
	82 Companies	2,437,715 37	22,573 19	172,990 78	78,440 97
1926	71 Mutual Insurance Corporations	886,477 93	8,870 70	97,917 85	55,669 61
	5 Cash-Mutual Corporations	824,325 21	†	†	†
	6 Joint Stock Insurance Companies	405,779 35	†	†	†
	82 Companies	2,116,582 49	8,870 70	97,917 85	55,669 61
1927	71 Mutual Insurance Corporations	1,316,952 16	2,965 00	108,344 65	55,865 11
	5 Cash-Mutual Insurance Corporations	....	†	†	†
	7 Joint Stock Insurance Companies	....	†	†	†
	83	....	2,965 00	108,344 65	55,865 11

†Details of losses not reported.

TABLE II.—Underwriting experience, averages and percentages for 30 years (1898-1927), mutual fire insurance corporations not licensed under *The Insurance Act* (Dominion).

Year	Number of companies.	Average assets.	Average liabilities.	Average surplus.	Average net amount at risk.	Percentage of average surplus to average amount at risk.	Average cost of management.	Percentage of average cost of management to average amount at risk.	Average amount paid for losses.	Percentage of average amount paid for losses to average amount at risk.	*Total percentage of average cost of management to average amount at risk; and of the average amount paid for losses to average amount at risk.
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.		
1898	75	54,634 98	843 01	53,791 97	1,626,204 00	3.307	900 59	.0553	2,996 62	.184	.2393
1899	75	57,496 34	599 70	56,896 64	1,675,698 00	3.395	932 17	.0556	2,235 19	.133	.1886
1900	74	61,671 64	569 07	61,102 57	1,801,005 00	3.392	884 47	.0491	2,968 90	.164	.2131
1901	75	65,465 40	575 61	64,889 79	1,905,047 00	3.406	927 30	.0486	2,558 30	.134	.1826
1902	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903	73	76,603 26	451 61	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.135	.1785
1910	69	116,309 59	251 71	116,057 88	3,362,331 00	3.451	1,470 75	.0437	5,931 90	.176	.2197
1911	69	121,569 36	389 43	121,179 98	3,551,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343
1912	69	126,295 74	294 84	126,000 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913	69	130,692 23	394 48	130,279 83	3,866,184 36	3.369	1,759 64	.0455	7,464 43	.193	.2385
1914	70	134,546 38	532 49	134,014 43	3,955,215 56	3.388	1,656 03	.0418	6,230 34	.157	.1988
1915	70	139,792 66	448 95	139,343 70	4,126,586 46	3.376	1,776 90	.0430	6,379 33	.154	.1970
1916	70	145,872 94	687 89	145,185 83	4,316,262 46	3.363	1,895 09	.0439	7,676 16	.177	.2209
1917	70	152,223 63	607 17	151,616 46	4,549,791 77	3.332	2,042 71	.0448	8,252 54	.181	.2258
1918	71	160,372 05	824 21	159,547 85	4,814,198 45	3.316	2,103 77	.0431	8,884 70	.184	.2271
1919	71	176,142 28	305 48	175,836 80	5,210,582 48	3.375	2,316 43	.0444	8,447 66	.162	.2064
1920	72	193,458 70	317 12	193,141 32	5,692,476 96	3.392	2,543 94	.0466	8,622 76	.151	.1956
1921	72	203,371 20	705 00	202,666 19	6,044,804 14	3.352	2,664 77	.0440	12,914 04	.213	.2570
1922	73	207,292 70	1,078 25	206,214 45	6,252,157 80	3.298	2,780 87	.0444	14,333 94	.229	.2734
1923	71	206,359 11	1,834 35	204,524 76	6,730,615 23	3.038	3,172 44	.0471	16,708 81	.248	.2958
1924	71	228,717 15	6,704 09	222,016 06	7,031,075 77	3.157	3,253 18	.0462	15,698 71	.223	.2694
1925	71	229,335 29	7,221 52	222,114 05	7,366,973 69	3.015	3,682 34	.0499	15,897 91	.2158	.2657
1926	71	236,307 73	8,203 87	228,103 85	7,717,477 27	2.955	3,845 02	.0498	12,485 60	.1617	.2116
1927	71	240,785 48	9,034 38	231,751 10	8,096,854 17	2.8622	3,949 01	.0487	18,548 18	.2290	.2778

*The figures in this column read as cents give the average cost per $100 of insurance per annum, that is, .2778—27 78/100 cents.

TABLE III.—Total assets, liabilities, amount at risk, etc., for 30 years (1898-1927), mutual fire insurance corporations not licensed under *The Insurance Act* (Dominion).

Year	Number of Companies	Total Assets	Total Liabilities	Total Net Amount of Risk	Total Cost of Management	Total Amount of Losses Paid
		$ c.	$ c.	$ c.	$ c.	$ c.
1898......	75	4,097,623 98	63,226 47	121,965,359 00	67,544 96	224,747 15
1899......	75	4,312,225 58	44,978 15	125,677,413 00	69,913 00	167,639 29
1900......	74	4,563,701 89	42,111 65	133,274,373 00	65,451 45	219,699 12
1901......	75	4,909,905 31	43,170 84	142,878,557 00	69,547 83	191,782 70
1902......	74	5,263,370 54	33,379 76	150,981,746 00	71,022 23	202,472 02
1903......	73	5,592,038 34	33,187 04	160,385,333 00	74,380 42	255,227 06
1904......	72	5,907,474 01	30,841 27	169,847,278 00	78,315 96	279,325 92
1905......	70	6,246,102 55	17,654 85	179,925,052 00	79,574 83	270,772 86
1906......	69	6,546,964 45	15,885 45	190,139,952 00	85,601 85	359,980 45
1907......	69	6,959,999 47	21,507 51	201,055,392 00	86,070 51	303,924 51
1908......	69	7,243,527 16	38,331 27	210,097,305 00	91,123 04	374,593 39
1909......	68	7,678,295 81	26,043 62	220,054,980 00	95,764 15	297,459 88
1910......	69	8,025,136 85	17,767 24	231,991,755 00	101,345 51	409,451 68
1911......	69	8,383,438 60	23,620 86	244,064,150 00	107,189 31	469,671 16
1912......	69	8,714,406 51	20,344 37	255,573,924 64	112,707 67	408,326 46
1913......	69	9,017,764 20	27,219 55	266,766,720 77	121,415 61	515,045 72
1914......	70	9,418,246 92	37,274 82	276,865,089 54	115,922 54	436,125 51
1915......	70	9,785,486 06	31,426 88	288,861,052 43	124,383 07	446,553 65
1916......	70	10,211,106 27	48,152 38	302,138,372 22	132,656 25	537,331 66
1917......	70	10,655,654 64	42,501 96	318,485,423 61	142,989 74	577,677 91
1918......	71	11,386,416 54	58,519 04	341,798,832 10	149,382 66	630,814 15
1919......	71	12,506,102 02	21,689 31	369,951,356 10	164,467 12	599,783 83
1920......	72	13,929,026 78	22,832 97	409,858,341 60	183,164 87	620,839 35
1921......	72	14,642,726 64	50,760 36	435,225,899 50	191,863 84	929,811 08
1922......	73	15,132,367 14	78,712 65	456,407,519 54	203,004 05	1,046,377 97
1923......	71	14,651,497 08	130,239 30	477,873,681 28	225,243 71	1,186,326 02
1924......	71	16,238,918 12	475,990 96	499,206,379 76	230,975 70	1,114,608 72
1925......	71	16,282,805 56	512,727 95	523,055,132 00	261,446 68	1,128,751 61
1926......	71	16,777,848 76	582,475 22	547,940,886 65	272,996 55	886,477 93
1927......	71	17,095,769 68	641,441 70	574,876,643 36	280,380 07	•1,316,921 16

•Total amount paid for losses by mutual insurance corporations not licensed under *The Insurance Act* (Dominion) for the 30 years, 1898 to 1927, both inclusive, $16,403,519.92

TABLE IV—LIFE—PREMIUM INCOME AND DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO—1927

Companies	Net Premium Income*			Disbursements to Policyholders					
	Assurances	Annuities	Total	Death Claims	Matured Endowments	Surrender Values	Dividends	Other Payments	Totals
Joint Stock	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Aetna	679,076 03	2,000 00	681,076 03	493,873 00	27,504 00	72,895 88	27,404 59	618 00	622,295 47
Canada	4,263,726 74	18,325 05	4,282,051 79	1,310,008 84	324,823 04	621,266 08	571,884 11	31,731 94	2,859,714 01
Capital	125,582 40	...	125,582 40	19,108 70	6,500 00	34,634 60	11,429 78	2,217 76	73,890 84
Commercial Union	699 75	...	699 75	4,989 72	...	...	...	...	4,989 72
Commonwealth	186,381 94	...	186,381 94	19,332 00	...	3,431 40	195 00	2,267 49	25,225 89
Confederation	1,968,965 09	70,227 59	2,039,192 68	549,520 28	211,248 00	366,843 38	221,535 01	26,775 80	1,375,922 47
Continental	442,717 20	...	442,717 20	58,171 93	58,500 00	87,552 94	39,905 01	5,487 45	249,617 33
Crown	959,719 00	1,915 00	961,634 00	240,840 00	32,150 00	92,814 00	87,728 00	2,460 00	455,992 00
Dominion	1,567,908 84	303 65	1,568,212 49	220,190 47	132,605 50	141,949 83	205,566 51	14,380 58	714,692 89
Dominion of Canada Guarantee and Accident	57,534 63	...	57,534 63	10,860 00	...	60 50	...	...	10,920 50
Eaton, T.	237,714 14	...	237,714 14	22,000 00	...	12,687 48	37 60	...	34,725 08
Empire	135,193 91	...	135,193 91	6,067 05	...	1,519 50	395 11	50 00	8,031 66
Equity	170,575 50	...	170,575 50	43,850 00	37,354 00	55,051 48	818 05	...	137,073 53
Excelsior	903,823 73	...	903,823 73	175,659 60	87,330 00	121,756 23	108,166 77	1,947 66	494,860 26
Great West	3,535,776 30	4,311 00	3,540,087 30	469,156 60	233,356 00	410,418 31	660,309 58	15,626 14	1,788,866 63
Imperial	2,859,722 70	2,800 00	2,862,522 70	357,449 25	144,642 45	327,607 18	435,522 31	6,956 19	1,272,177 38
Liverpool and London and Globe	516 62	...	516 62	6,466 00	...	...	...	4,800 00	11,266 00
London	5,674,872 59	2,930 44	5,677,803 03	575,055 70	274,545 26	457,200 05	258,539 44	20,974 07	1,586,314 52
London and Scottish	146,356 50	...	146,356 50	59,032 50	69,757 74	32,413 80	9,388 49	...	170,592 53
Manufacturers	2,771,357 34	5,352 00	2,776,709 34	368,188 95	127,701 25	454,781 30	392,984 98	7,749 25	1,351,405 73
Monarch	241,398 09	...	241,398 09	37,746 50	1,000 00	30,177 03	19,294 56	1,618 77	89,836 86
Montreal	178,798 02	...	178,798 02	31,500 00	11,580 00	28,612 00	3,215 96	...	74,907 96
Mutual Life and Citizens	314,182 39	...	314,182 39	64,475 12	...	7,567 15	15,240 61	...	87,282 88
National of Canada	455,913 08	...	455,913 08	88,345 55	18,410 00	85,822 34	21,311 42	7,480 00	221,362 31
North American	1,572,620 86	...	1,572,620 86	247,299 13	167,423 00	290,104 35	221,890 17	3,421 16	930,137 81
North British & Mercantile	12,046 56	...	12,046 56	2,094 93	...	1,536 36	...	...	3,631 29
Northern	455,606 37	...	455,606 37	72,665 12	43,050 00	89,794 13	14,143 90	4,856 94	224,510 09
Ontario Equitable	577,146 68	...	577,146 68	111,752 21	4,000 00	38,245 37	276 44	3,779 00	158,053 02
Phoenix	43,881 07	...	43,881 07	92,673 08	5,695 50	6,873 80	20,030 95	128 00	125,401 33
Royal	176,794 20	...	176,794 20	41,309 00	15,713 44	22,793 65	...	...	79,816 09
Sauvegarde	144,537 10	...	144,537 10	11,500 00	...	6,432 00	6,284 55	...	24,216 55
Security	108,403 22	...	108,403 22	46,875 00	350 00	12,240 59	...	...	59,465 59
Sovereign	113,005 61	...	113,005 61	16,545 52	5,227 88	24,076 26	8,148 24	1,200 00	55,197 90
Sun	6,355,743 47	118,064 48	6,473,807 95	1,141,988 59	404,895 64	780,239 00	1,167,210 75	85,321 99	3,579,655 97
Travellers of Hartford	845,140 50	...	845,140 50	142,768 94	37,331 17	82,115 26	219 18	62,520 74	324,955 29
United States	17,791 41	...	17,791 41	4,050 00	...	1,573 91	...	50 34	5,674 25
Mutual									
Metropolitan	10,492,570 11	87,633 35	10,580,203 46	1,230,958 62	408,192 83	1,225,936 23	931,369 93	109,195 69	3,905,653 30
Mutual of New York	718,999 14	305 10	719,304 24	239,157 00	25,404 00	223,940 21	180,293 04	...	668,794 25
New York Life	1,693,470 00	1,479 17	1,694,949 17	353,394 78	68,058 00	176,170 16	493,770 61	28,039 92	1,119,433 47
Prudential	7,738,414 81	1,365 00	7,739,779 81	834,492 24	26,644 84	971,201 47	898,398 65	62,246 47	2,792,983 67
Royal Guardians	65,252 32	...	65,252 32	15,855 30	...	5,368 36	1,128 14	...	22,351 80
Standard	256,593 16	...	256,593 16	196,750 12	71,405 28	85,832 91	3,774 21	7,306 37	365,068 89
State	16,207 85	...	16,207 85	9,000 00	...	1,679 81	5,029 62	218 31	15,927 74
Union Mutual	21,959 95	...	21,959 95	4,066 26	1,170 27	2,539 45	4,155 99	...	11,931 97
Other									
Mutual of Canada	6,272,644 70	17 80	6,272,662 50	919,661 72	439,143 10	762,031 36	1,642,000 78	12,904 41	3,774,241 83
Totals	65,561,133 77	317,029 63	65,878,163 40	10,966,745 32	3,522,712 19	8,257,787 10	8,689,006 04	534,330 44	31,970,581 09

*Includes ordinary, industrial and group premiums. Excludes "consideration for supplementary contracts," "amounts left with the company," "premiums waived under disability contracts," "single premiums for bonus additions" and "premium reductions." No deduction is made by the application of dividends.

TABLE V—LIFE—EXHIBIT OF POLICIES IN ONTARIO—1927

(Fraternal Societies not Included)

Companies	At the end of 1926		ADDITIONS				DEDUCTIONS						At end of 1927		Amount Reinsured
			New Issued		Other Additions		Ceased by Death		Ceased by Maturity		Other deductions				
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
Joint Stock		$		$		$		$		$		$		$	$
Aetna	5,825	20,421,024	542	2,749,722	22	77,304	58	378,778	25	27,160	442	1,719,342	5,864	21,122,770	592,900
Canada	45,632	142,673,763	6,705	25,899,265	200	7,755,036	472	1,341,088	129	212,625	2,791	11,259,987	49,145	163,514,364	....
Capital	2,430	4,107,637	362	605,175	......	....	10	19,000	6	6,500	297	477,740	2,479	4,209,572	485,000
Commercial Union	20	54,852	......	....	......	....	3	4,990	......	....	......	....	17	49,862	....
Commonwealth	3,428	6,047,335	1,527	3,075,379	65	160,183	13	30,038	......	....	1,062	1,956,949	3,945	7,295,910	819,832
Confederation	30,922	52,952,677	3,859	9,275,145	187	469,651	220	366,103	142	184,781	1,998	4,187,301	32,608	57,959,288	1,209,676
Continental	9,196	13,612,285	1,811	3,411,812	110	222,538	42	64,150	41	61,500	1,308	2,166,413	9,726	14,954,572	679,403
Crown	12,856	22,033,014	3,064	6,070,278	1,095	2,211,543	66	167,867	25	30,900	2,450	4,612,314	14,474	25,503,754	1,170,917
Dominion	21,091	48,714,513	3,744	9,115,495	169	393,475	129	294,035	85	131,271	1,621	3,420,986	23,169	54,377,191	4,958,250
Dominion of Canada	960	1,759,370	586	893,300	7	15,000	4	10,860	......	....	156	250,140	1,393	2,406,670	136,000
Eaton, T.	2,562	5,169,260	1,073	2,201,221	1	5,300	11	22,000	......	....	226	356,400	3,399	6,997,381	1,032,358
Empire	2,505	4,988,932	812	2,032,443	20	56,250	3	8,190	......	....	650	1,278,456	2,684	5,790,979	780,500
Equity	3,647	6,408,967	580	1,053,403	1	6,000	24	44,850	30	37,354	349	607,596	3,825	6,778,570	686,610
Excelsior	15,627	29,004,231	2,776	5,723,163	638	1,236,066	80	149,317	67	73,760	2,096	3,798,603	16,798	31,941,780	1,661,359
Great West	42,931	†93,336,385	6,536	†15,021,676	826	2,414,529	173	431,573	112	183,108	2,945	6,877,416	47,063	†103,280,493	....
Imperial	34,401	79,828,235	4,311	12,528,649	377	869,917	184	474,122	86	158,458	2,098	4,804,861	36,721	87,789,360	6,516,416
Liverpool & London	19	27,680	4	15,559	......	64	3	6,466	......	....	1	4,800	19	32,037	....
London	312,249	166,013,342	70,198	55,659,347	2,420	3,756,624	1,971	608,158	3,147	324,608	53,020	30,387,722	326,729	194,108,825	1,351,010
London & Scottish	3,713	7,917,426	189	344,139	77	159,769	35	59,033	49	69,758	382	740,013	3,513	7,552,530	106,500
Manufacturers	41,819	80,505,634	5,195	12,350,544	269	990,605	209	398,260	118	146,940	3,159	6,404,985	43,797	86,896,598	1,629,750
Monarch	....	8,223,419	......	2,071,433	......	103,630	......	35,718	......	1,000	......	1,480,031	....	8,881,733	312,691
Montreal	2,571	5,047,064	957	1,940,140	10	16,115	12	31,500	3	29,580	648	1,132,572	2,875	5,809,667	929,663
Mutual Life & Citizens	31,133	8,289,845	9,545	3,090,275	2,422	622,010	145	86,320	......	....	11,603	313,538	31,352	11,602,272	2,500
National of Canada	6,424	13,459,866	870	2,379,202	375	1,159,885	42	82,277	18	21,210	1,147	3,015,834	6,462	13,879,632	....
North American	24,204	42,468,465	3,847	7,540,000	224	564,535	140	240,000	130	177,000	2,170	3,688,000	25,835	46,468,000	1,210,540
North British & Merc.	58	357,325	......	....	......	....	3	2,095	......	....	2	7,867	53	347,363	35,000
Northern	7,641	11,096,303	2,701	5,805,316	965	1,598,352	56	95,755	49	51,410	1,303	2,257,544	9,899	16,095,262	691,840
Ontario Equitable	10,321	23,022,225	2,336	5,000,253	32	76,000	66	229,512	4	4,000	1,052	2,750,401	11,567	25,114,565	1,818,515
Phoenix	667	1,907,786	14	32,000	16	667,101	17	124,460	4	5,594	12	53,612	664	2,423,221	169,634
Royal	1,331	6,106,022	125	555,449	1	5,220	11	50,930	16	17,094	85	288,615	1,345	6,310,052	568,150
Sauvegarde	1,936	2,799,496	581	930,854	12	19,500	7	11,500	......	....	299	479,800	2,223	3,258,550	285,000
Security	3,900	3,769,397	928	1,019,157	93	133,210	26	46,875	4	350	1,047	1,333,394	3,844	3,541,145	....
Sovereign	2,216	3,280,101	334	530,050	2	3,493	15	17,000	4	5,228	197	302,950	2,336	3,488,466	74,500
Sun	72,051	170,378,068	10,703	39,510,250	2,996	12,604,874	404	1,029,214	318	410,522	7,197	21,807,788	77,831	199,245,668	1,718,754
Travellers of Hartford	7,862	37,309,173	1,509	6,662,186	13	2,122,143	88	151,600	20	36,132	735	5,065,778	8,541	40,839,992	528,020
United States	166	537,358	12	60,182	1	2,841	2	4,050	......	....	12	34,332	165	561,999	95,500
Mutual															
Metropolitan	800,903	251,421,748	152,071	79,328,590	*	*	5,293	1,233,605	5,006	407,994	89,559	47,671,484	853,116	281,437,255	25,000
Mutual of New York	6,510	19,188,632	677	1,571,832	30	250,894	82	263,386	22	25,404	227	1,008,385	6,886	19,714,183	....
New York Life	18,547	44,845,394	2,249	5,148,226	36	84,485	142	322,225	28	65,784	1,010	2,338,468	19,652	47,351,628	162,500
Prudential	665,005	181,082,180	115,734	43,588,736	14,104	8,150,686	3,475	872,566	24	22,029	86,720	30,356,587	704,624	201,570,420	69,000
Royal Guardians	4,636	1,754,845	2,671	1,498,082	18	3,559	25	21,800	......	....	2,000	980,191	5,300	2,254,495	18,000
Standard	4,569	9,040,479	110	437,173	12	171,962	84	269,455	55	70,603	141	495,715	4,411	8,813,841	155,475
State	394	974,697	12	514,624	1	1,754	4	9,000	28	24,500	5	9,845	370	1,447,730	....
Union Mutual	298	619,342	8	25,892	1	....	6	4,280	2	3,000	11	16,032	288	621,922	....
Other															
Mutual of Canada	78,423	174,606,853	9,094	27,753,151	6,706	13,156,946	432	1,054,150	363	559,208	10,817	23,420,793	82,611	190,482,799	9,444,855
Totals	2,343,599	1,807,162,645	430,962	405,018,768	34,554	62,319,049	14,287	11,168,151	10,160	3,586,365	295,050	235,621,580	2,489,618	2,024,124,366	42,131,618

*Included in "New Issued."

†Ord. business only.

TABLE VI—FRATERNAL SOCIETIES—PREMIUM INCOME (including dues) AND DISBURSEMENTS IN ONTARIO—1927

Companies	Premiums (including dues)					Disbursements				
	Mortuary Fund	Sick and Funeral Funds	Expense Funds	Other Funds	Total	Mortuary Funds	Sick and Funeral Funds	Expense Funds	Other Funds	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Alliance Nationale	10,222 60	2,375 25	3,347 11	353 27	16,298 23	2,363 68	2,284 38	2,732 54	......	7,380 60
Ancient Order of Foresters	132,203 91	59,257 70	17,759 61	2,497 21	211,718 43	87,143 93	27,076 53	25,638 33	1,001 80	140,860 59
Artisans Canadiens-Francais	25,512 72	5,860 14	7,326 89	784 13	39,483 88	9,950 00	3,981 86	4,700 59	53 00	18,685 45
Canadian Order Chosen Friends	368,888 49	11,815 11	14,875 55	1,470 21	397,049 36	264,036 31	10,946 00	23,549 61	......	298,531 92
Canadian Order of Foresters	564,176 62	52,777 40	......	......	616,954 02	477,160 40	73,520 57	......	......	550,680 97
Canadian Order Oddfellows	52,853 74	2,969 73	23,340 22	2,346 52	81,510 21	45,348 54	2,783 32	23,176 00	1,567 40	72,875 26
Canadian Woodmen of the World	81,568 59	6,651 14	34,940 23	597 38	123,757 34	90,847 18	3,547 41	34,623 94	......	129,018 53
Catholic Order of Foresters	114,078 63	......	18,011 94	......	132,090 57	72,865 00	......	6,427 17	9,625 23	88,917 40
Catholic Mutual Benefit Association	65,133 10	397 76	4,555 32	......	70,086 18	59,280 84	293 76	4,675 82	......	64,250 42
Civil Service Mutual Benefit Society	*	*	*	*	*	*	*	*	*	*
Commercial Travellers Ass'n. of Canada	137,581 00	......	......	......	137,581 00	96,841 00	......	......	......	96,841 00
Commercial Travellers Mutual Ins. Society	37,767 28	......	11,173 30	......	48,940 58	39,842 00	......	11,820 75	......	51,662 75
Hamilton Firemen's Benefit Fund	......	......	......	33,964 10	33,964 10	......	......	......	7,386 08	7,386 08
Hamilton Police Benefit Fund	......	......	......	16,534 31	16,534 31	......	......	......	12,899 60	12,899 60
Independent Order of Foresters	1,017,222 19	65,067 45	......	7,360 78	1,089,650 42	1,272,031 45	42,772 64	224,280 74	3,772 56	1,542,857 39
Jewish National Workers' Alliance	1,696 18	2,029 40	5,679 76	......	9,405 34	......	2,052 00	850 08	......	2,902 08
Knights of Columbus	11,235 07	......	20,298 81	......	31,525 88	2,000 00	......	10,238 30	......	12,238 30
Knights of Malta	1,816 08	645 10	400 59	204 45	3,066 22	1,000 00	300 00	425 43	373 46	2,098 89
Knights of Pythias	8,691 48	34 57	1,262 55	......	9,988 60	7,500 00	......	95 83	......	7,595 83
London Police Benefit Fund	......	......	......	6,949 00	6,949 00	......	......	......	4,236 59	4,236 59
Maccabbees, The	133,820 47	5,601 32	43,311 22	1,889 71	184,622 72	138,472 56	5,706 40	48,904 61	......	193,083 57
National Fraternal Society of Deaf	2,823 79	341 35	480 02	......	3,645 16	......	110 00	172 83	......	282 83
Oddfellows' Relief Association	283,175 19	......	24,623 93	......	307,799 12	221,023 89	......	......	......	221,023 89
Ontario Commercial Travellers Ass'n	34,988 00	......	......	......	34,988 00	39,487 21	......	......	......	39,487 21
Orange Grand Lodge of British America	79,282 30	......	......	......	79,282 30	49,326 54	......	......	......	49,326 54
Ottawa Firemen's Sick and Benefit Fund	......	......	......	13,348 19	13,348 19	......	......	1,573 60	3,019 07	4,592 67
Ottawa Police Benefit Fund	......	......	......	23,670 05	23,670 05	......	......	......	5,776 30	5,776 30
Royal Arcanum, Supreme Council	65,824 96	......	1,380 20	......	67,205 16	109,275 55	......	4,981 01	......	114,256 56
Royal Templars of Temperance	63,878 60	......	......	......	63,878 60	62,784 42	......	......	200 00	62,984 42
Sons of England Benefit Society	44,428 76	20,204 02	4,801 19	341 79	69,775 76	32,816 85	25,912 50	2,446 51	1,107 36	62,283 22
Sons of Scotland Benevolent Ass'n	69,434 55	664 93	7,624 45	......	77,723 93	56,072 12	443 86	......	......	56,515 98
St. Joseph Union of Canada	61,012 00	13,810 00	......	489 00	75,311 00	35,169 00	10,140 00	......	25 00	45,334 00
Toronto Firemen's Benefit Fund	......	......	......	83,340 89	83,340 89	......	......	......	35,125 99	35,125 99
Toronto Police Benefit Fund	......	......	......	125,287 80	125,287 80	......	......	......	123,975 11	123,975 11
†Western Mutual Life Ass'n	......	......	......	......	......	......	......	......	......	......
Woman's Benefit Association	3,874 67	......	1,233 44	215 90	5,324 01	500 00	......	625 68	124 75	1,250 43
Totals	3,473,190 97	250,502 37	246,418 33	321,644 69	4,291,756 36	3,273,138 47	211,871 23	431,939 37	210,269 30	4,127,218 37

*Figures not available for Ontario business.
†Statement not received at date of printing.

TABLE VII—FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ONTARIO—1927

Companies	Number at end of 1926		Additions				Deductions						At end of 1927	
			New Issued		Other Additions		Ceased by Death		Ceased by Maturity		Other Deductions			
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		$		$		$		$		$		$		$
Alliance Nationale	672	499,910	33	20,875	16	17,980	1	500	....	....	123	77,875	597	460,390
Ancient Order of Foresters	3,341	2,717,043	339	260,471	9	6,161	14	12,752	9	8,831	233	206,162	3,433	2,755,930
Artisans Canadiens-Francais	1,968	1,707,777	168	145,500	51	51,000	12	9,050	...	....	179	144,750	1,996	1,750,477
Canadian Order of Chosen Friends	11,275	9,395,161	1,243	1,265,506	63	58,585	270	250,571	....	....	1,181	991,149	11,130	9,477,532
Canadian Order of Foresters	24,812	24,876,550	735	754,250	80	88,500	430	445,800	....	....	891	891,200	24,306	24,382,300
Canadian Order of Oddfellows	1,809	1,231,901	181	173,250	15	11,758	49	26,434	2	730	113	96,775	1,841	1,292,970
Canadian Woodmen of the World	5,322	4,714,880	464	347,500	......	......	84	84,973	...	......	385	260,131	5,317	4,717,276
Catholic Order of Foresters	5,233	4,714,671	239	219,500	32	30,500	74	73,629	230	220,000	61	55,618	5,139	4,615,424
Catholic Mutual Benefit Association	2,123	2,196,326	37	32,500	10	10,637	81	82,676	81	81,084	59	58,297	1,949	2,017,406
†Civil Service Mutual Benefit Society	......	....	......	....	......	....	......	....	....	....	......	....	......	....
Commercial Travellers Ass'n. of Canada	13,481	*	1,861	*	....	*	145	....	....	....	1,598	...	13,599	*
Commercial Travellers Mutual Ins. Society	1,664	1,619,850	77	144,000	65	85,000	33	33,200	...	....	99	100,000	1,674	1,715,650
Independent Order of Foresters	38,435	38,678,156	4,467	4,985,500	1,787	2,094,477	639	698,166	299	260,063	7,040	7,463,778	36,711	37,336,126
Jewish National Workers' Alliance	540	163,000	70	22,050	3	11,250	......	....	...	....	92	26,950	521	169,350
Knights of Columbus	903	1,115,000	186	227,000	18	24,000	3	3,000	...	......	66	88,000	1,038	1,275,000
Knights of Malta	150	60,750	3	1,250	1	500	3	1,000	....	....	......	....	151	61,500
Knights of Pythias	292	326,969	135	162,000	6	7,000	7	10,000	...	....	26	28,998	400	456,971
Maccabbees, The	4,427	4,473,784	1,186	1,712,000	30	83,000	101	107,100	21	19,400	1,485	2,174,980	4,036	3,967,304
National Fraternal Society of Deaf	106	91,750	17	11,000	4	11,250	......	....	....	....	8	7,250	119	106,7 0
Oddfellows' Relief Association	10,203	10,921,254	415	460,500	54	45,806	192	222,720	....	....	365	411,982	10,115	10,792,858
Ontario Commercial Travellers' Ass'n	3,444	1,814,545	314	54,640	......	74,975	45	24,830	....	....	348	121,940	3,365	1,797,390
Orange Grand Lodge of B.A	2,296	2,693,700	89	99,150	5	9,000	40	42,500	....	....	86	112,370	2,264	2,646,980
Royal Arcanum Supreme Council	1,029	1,669,060	87	105,000	32	48,000	29	64,500	106	150,500	......	5,000	1,013	1,602,060
Royal Templars of Temperance	2,374	2,496,000	351	414,500	31	44,000	54	60,000	11	12,500	181	214,000	2,510	2,668,000
Sons of England Benefit Society	1,113	941,735	24	25,250	......	....	44	32,340	....	....	16	15,540	1,077	919,105
Sons of Scotland Benevolent Ass'n	4,667	2,987,505	479	274,413	19	18,190	69	53,190	....	....	584	275,830	4,512	2,951,088
St. Joseph Union of Canada	4,325	3,736,400	345	305,100	22	16,300	43	35,600	....	....	301	255,800	4,348	3,766,400
Western Mutual Life Ass'n	......	....	......	....	......	....	......	....	....	....	......	....	......	....
Woman's Benefit Association	285	237,782	29	30,500	......	....	1	500	....	....	42	31,000	271	236,782
Totals	146,289	126,081,459	13,574	12,253,205	2,353	2,847,869	2.463	2,375,031	759	753,108	15,562	14,115,375	143,432	123,939,019

*Amounts cannot conveniently be given as full benefits are applicable only to members who have completed fifteen years or more of continuous membership.

†Figures not available for Ontario business.

NOTE.—This table does not include seven municipal pension fund societies, which do not issue mortuary certificates.

FRATERNAL SOCIETIES

TABLE VIII—Exhibit of Certificates (other than Mortuary) in Ontario—1927

Companies	Number at end of 1926	Number New Issued	Number Revived	Terminated by Death	Terminated by Lapse	Number at end of 1927
Alliance Nationale	314	11	13	....	68	270
Ancient Order of Foresters	....	....	....	....	....	....
Artisans Canadiens Francais	1,319	68	18	8	99	1,298
Canadian Order Chosen Friends	2,366	341	89	39	408	2,349
Canadian Order Foresters	14,550	544	53	216	620	14,311
Canadian Woodmen of the World	846	269	....	8	190	917
Catholic Mutual Benefit Association	72	30	....	....	28	74
Independent Order of Foresters	....	....	....	....	....	9,259
Jewish National Workers' Alliance	429	61	2	....	103	389
Knights of Malta	261	14	1	3	4	269
Maccabees, The	726	73	8	7	166	634
Sons of England Benefit Society	13,441	830	....	213	1,150	12,908
Sons of Scotland Benevolent Association	175	7	....	1	17	164
St. Joseph Union of Canada	3,051	494	14	26	304	3,229
Totals	37,550	2,742	198	521	3,157	46,071

TABLE IX—FIRE PREMIUMS AND LOSSES IN ONTARIO, 1927

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Adjustment Expenses (net)	Total (net)				
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Acadia	71,608 96	23,687 63	47,921 33	20,984 26	4,132 58	16,378 07	473 61	16,851 68	35.16	50,930 88	16,160 01	31.71
Aetna	199,897 83	2,628 14	197,269 69	96,504 70	624 89	94,004 39	1,875 42	95,879 81	48.60	209,439 77	94,533 32	45.13
Agricultural	45,663 56	11,397 00	34,266 56	13,318 84	3,068 89	10,044 11	205 84	10,249 95	29.91	34,016 44	10,142 24	29.81
Alliance Assurance	157,733 83	979 45	156,754 38	63,057 13	52	60,534 10	2,522 51	63,056 61	40.23	160,595 54	66,527 61	41.43
Alliance of Philadelphia	45,836 66	1,688 39	44,148 27	40,001 82	28 48	39,282 90	690 44	39,973 34	90.54	49,370 78	22,994 54	46.57
American Central	26,226 79	3,504 00	22,722 79	38,419 65	11,047 35	26,554 97	817 33	27,372 30	120.46	26,399 11	19,789 20	74.96
American Equitable	34,024 99	1,238 65	32,786 34	19,763 66	106 15	19,297 37	360 14	19,657 51	59.95	32,490 21	18,977 51	58.40
American Insurance	55,841 67	15,409 62	40,432 05	40,835 86	11,190 23	29,125 01	520 62	29,645 63	73.32	33,941 49	29,314 63	86.37
American Lloyds, Inc	29,320 16	....	29,320 10	8,426 49	....	8,256 05	170 44	8,426 49	28.73	27,745 67	8,827 49	31.81
Anglo-Scottish	114,765 01	34,207 41	80,557 60	50,468 16	16,190 10	34,278 06	....	34,278 06	42.55	77,739 93	35,815 72	46.07
Atlas	294,628 36	18,823 25	275,805 11	147,488 82	9,458 30	134,652 84	3,377 68	138,030 52	50.04	280,789 75	132,113 09	47.05
Autocar	37,370 74	531 50	36,839 24	17,637 62	....	17,637 62	....	17,637 62	47.87	33,274 69	17,910 47	53.82
Baloise	16,584 46	1 20	16,583 26	6,431 52	....	6,315 63	115 89	6,431 52	38.78	15,501 24	5,866 52	37.86
Bankers and Traders	22,934 14	4,435 69	18,498 45	7,995 68	1,183 79	6,624 60	187 29	6,811 89	36.82	16,016 04	4,066 89	25.39
Beaver	11,522 95	7,342 07	4,180 88	4,738 89	4,041 92	671 92	25 05	696 97	16.67	3,939 72	926 97	23.52
British America	488,364 15	165,885 53	322,478 62	187,038 55	71,420 97	112,512 78	3,104 80	115,617 58	35.85	286,511 65	112,882 68	39.39
British Colonial	115,835 89	18,383 36	97,452 53	62,626 37	53 83	61,035 92	1,536 62	62,572 54	64.20	98,353 06	61,439 98	62.46
British Crown	186,299 41	8,572 62	177,726 79	83,216 41	3,716 48	77,398 44	2,101 49	79,499 93	44.73	177,027 29	80,570 02	45.51
British and European	23,737 87	4,198 32	19,539 55	12,831 09	369 09	11,942 80	519 20	12,462 00	63.77	18,712 46	9,570 00	51.14
British General	59,979 23	24,970 54	35,008 69	47,387 75	24,062 05	22,377 67	948 03	23,325 70	66.62	35,345 85	19,185 70	54.28
British Law	26,226 06	5,494 67	20,731 39	9,327 87	2,408 46	6,733 96	185 45	6,919 41	33.37	19,943 59	6,096 68	30.56
British North Western	141,878 53	55,908 79	85,969 74	67,080 55	25,543 35	40,675 68	861 52	41,537 20	48.32	85,395 48	40,931 31	47.93
British Oak	47,746 93	2,399 79	45,347 14	30,575 53	2,004 00	28,087 71	483 82	28,571 53	63.00	46,629 09	26,907 53	57.70
British Traders	130,224 72	10,886 99	119,337 73	21,783 72	295 29	20,854 73	633 70	21,488 43	18.00	118,389 50	23,164 43	19.56
Caledonian American	23,091 20	9,945 51	13,145 69	8,582 76	3,397 26	5,059 08	126 42	5,185 50	39.44	12,813 96	6,080 92	47.46
Caledonian	173,254 24	31,069 46	142,184 78	57,095 06	9,522 50	45,982 82	1,589 74	47,572 56	33.46	147,999 70	43,690 98	29.52
California	64,189 29	5,643 98	58,545 31	31,869 24	2 09	31,362 59	504 56	31,867 15	54.43	58,460 58	23,258 73	39 78
Canada Accident	136,123 19	26,865 78	109,257 41	77,881 06	13,489 28	62,975 02	1,416 76	64,391 78	58.93	105,411 02	70,171 90	66.56
Canada National	34,827 49	5,791 84	29,035 65	8,985 98	402 98	8,302 59	280 41	8,583 00	29.56	31,472 02	8,629 35	27.41
Canada Security	80,180 61	32,187 09	47,993 52	39,578 17	21,476 85	17,680 25	421 07	18,101 32	37.72	49,854 88	19,512 32	39.14
Canadian Fire	161,174 65	20,637 07	140,537 58	35,652 69	2,753 22	31,875 43	1,024 04	32,899 47	23.40	136,581 84	32,771 65	23.99
Canadian Indemnity	40,005 44	8,619 40	31,386 04	7,731 27	1,213 87	6,373 66	143 74	6,517 40	209.76	25,014 21	7,562 34	30.23
Car and General	31,479 08	2,676 97	28,802 11	9,801 78	260 33	9,313 00	228 45	9,541 45	33.13	22,279 70	10,061 45	45.16
Casualty Co. of Canada	20,999 06	5,658 90	15,340 16	2,090 43	493 25	1,299 38	297 80	1,597 18	10.41	13,958 94	1,769 18	12.67
Central	47,851 11	5,333 82	42,517 29	26,311 05	1,277 38	24,450 75	582 92	25,033 67	58.88	38,431 24	25,673 95	66.80
Century	186,337 58	66,364 04	119,973 54	79,216 64	24,151 75	55,064 89	....	55,064 89	45.89	117,851 74	56,181 24	47.67
China Fire	3,042 68	....	3,042 68	44.43	....	44.43	....	44.43	1.46	1,217 08	44 43	3.65
Citizens' Ins. Co., Miss	27,568 37	20,395 39	7,172 98	9,126 31	7,149 87	1,891 75	84 69	1,976 44	27.55	9,505 49	1,926 44	20.27
*City of New York	....	....	....	....	....	....	....	....	......	....	....	......
Columbia	44,179 93	16,601 18	27,578 75	19,258 08	4,741 05	14,222 31	294 72	14,517 03	52.63	27,219 84	12,264 37	45.05
Commercial Union	326,587 78	36,391 40	290,196 38	142,435 38	10,063 94	129,181 80	3,189 64	132,371 44	45.61	297,034 72	128,918 94	43.40
Connecticut Fire	99,520 44	36,364 21	63,156 23	30,329 23	8,642 15	21,057 55	629 53	21,687 08	34.33	62,710 11	22,300 97	35.56
Continenta Insurance	160,003 95	19,094 25	140,909 70	78,545 48	13,553 92	63,220 45	1,771 11	64,991 56	46.12	137,189 26	63,381 42	46.19

Cornhill	84,555 56	1,739 85	82,815 71	56,761 14	1,560 84	54,207 57	992 73	55,200 30	66.65	79,087 92	50,664 30	64.06
Dom. of Canada G. & A.	171,459 25	27,991 27	143,467 98	37,040 79	963 46	35,084 29	993 04	36,077 33	25.14	131,170 53	28,066 06	21.39
Dominion Fire	217,609 43	44,023 40	173,586 03	99,072 06	21,282 28	75,596 32	2,193 46	77,789 78	44.81	174,841 85	73,558 52	42.07
Dominion Gresham	70,689 96	1,921 79	68,768 17	52,821 98	7,326 15	43,798 00	1,697 83	45,495 83	66.15	58,339 80	38,201 59	65.48
Eagle, Star & Br. Dom.	213,732 60	12,812 04	200,920 56	108,643 74	5,112 16	101,677 30	1,854 28	103,531 58	51.52	206,241 92	114,169 17	55.35
Employers' Liability	332,541 54	38,996 97	293,544 57	126,349 51	13,712 92	109,416 53	3,220 06	112,636 59	38.37	295,211 82	114,178 59	38.67
Ensign	31,340 21	3,481 36	27,858 85	7,039 57	401 95	6,294 72	342 90	6,637 62	23.82	25,641 82	10,304 81	40.18
Equitable Fire & Marine	49,211 97	36,580 73	12,631 24	19,585 93	15,248 51	4,211 51	125 91	4,337 42	34.33	12,288 82	4,460 20	36.29
Essex and Suffolk	57,181 98	30,445 12	26,736 86	26,032 91	14,936 19	10,646 16	450 56	11,096 72	41.50	28,605 31	11,170 10	39.04
Federal Fire	205,409 38	77,895 97	127,513 41	97,560 50	42,426 72	53,708 36	1,425 42	55,133 78	43.24	119,200 47	53,244 90	44.67
Federated British	31,512 48	1,006 64	30,505 84	8,990 40		8,786 56	203 84	8,990 40	29.47	25,884 53	10,394 60	40.16
Fidelity American	4,482 57		4,482 57	1,030 20		1,030 20		1,030 20	22.98	1,725 92	1,050 74	60.87
Fidelity-Phenix	167,177 50	14,194 92	152,982 58	69,645 14	4,419 63	63,601 54	1,623 97	65,225 51	42.63	146,347 26	59,477 17	40.64
Fire Ass'n of Philadelphia	91,114 67	14,447 25	76,667 42	43,104 52	10,532 56	31,940 61	631 35	32,571 96	42.48	65,119 08	34,351 90	52.27
Fire Ins. Co. of Canada	288,929 17	1,217 10	287,712 07	136,502 41	20 71	133,670 26	2,811 44	136,481 70	47.43	257,831 74	122,251 70	47.41
Fireman's Fund	55,939 64	2,704 90	53,234 74	32,134 00	5 25	31,275 88	852 87	32,128 75	60.35	58,743 97	33,190 94	56.50
Firemen's Ins. of Newark	54,710 91		54,710 91	18,886 51		18,194 58	691 93	18,886 51	34.52	52,600 10	19,283 27	36.66
First American	21,308 61	6,368 87	14,939 74	11,692 19	4,146 81	7,432 84	112 54	7,545 38	50.50	9,602 35	7,869 29	81.95
Fonciere of Paris, France	20,519 48	65 67	20,453 81	855 77		767 70	88 07	855 77	4.18	14,988 98	1,032 77	68.90
*Franklin												
General Accident of Can.	63,335 01	5,127 96	58,207 05	27,951 21	173 88	26,831 23	946 10	27,777 33	47.72	65,553 70	28,688 24	43.76
Gen. Accident Fire & Life	186,673 42	6,054 70	180,618 72	79,750 74	56 34	78,053 63	1,640 77	79,694 40	44.12	174,398 05	78,769 24	45.17
Gen. Ins. of America	13,972 10		13,972 10	26 10		26 10		26 10	.18	8,143 34	26 10	.32
General Fire of Paris	35,291 06	9,130 24	26,160 82	15,048 93	524 03	14,218 15	306 75	14,524 90	55.52	28,910 93	10,668 90	36.90
Girard Fire & Marine	10,190 85		10,190 85	974 49		902 59	71 90	974 49	9.56	11,779 46	899 49	7.63
Glens Falls	68,418 42	8,077 65	60,340 77	27,136 07	7,027 96	19,445 51	662 60	20,108 11	33.32	67,407 28	23,948 11	35.52
Globe Indemnity	133,689 30	58,866 51	74,822 79	53,753 96	18,954 24	33,705 23	1,094 49	34,799 72	46.51	80,622 35	34,632 68	42.95
Globe & Rutgers	346,899 44	37,201 13	309,698 31	118,400 97	10,400 44	104,476 64	3,523 89	108,000 53	34.87	309,756 32	140,672 12	45.41
Great American	105,575 27	14,120 15	91,455 12	57,129 29	15,297 55	40,706 27	1,125 47	41,831 74	45.74	97,558 43	40,230 74	41.23
Guardian Assurance	415,516 60	3,021 52	412,495 08	204,012 78	18 17	198,867 91	5,126 70	203,994 61	49.45	413,849 48	173,325 69	41.88
Guardian Ins. of Canada	54,801 87	14,551 55	40,250 32	21,121 02	1,896 85	18,929 97	294 20	19,224 17	47.76	44,819 94	14,613 57	32.60
Halifax Fire	42,049 91	15,518 06	26,531 85	11,211 92	7,552 09	3,591 44	68 39	3,659 83	13.79	24,314 96	3,842 83	15.80
Hand-in-Hand	89,695 62	981 31	88,714 31	50,799 30		49,452 13	1,347 17	50,799 30	57.26	97,520 34	46,720 53	47.90
Hartford Fire	440,536 16	32,914 63	407,621 53	223,414 08	7,779 49	210,697 61	4,936 98	215,634 59	52.90	436,221 77	204,815 80	46.95
Home	350,410 20	26,512 16	323,898 04	202,513 31		197,591 25	4,922 06	202,513 31	62.52	335,744 57	183,154 86	54.55
Hudson's Bay	77,665 70	10,383 91	67,281 79	22,984 70	1,991 53	20,247 69	745 48	20,993 17	31.20	71,016 89	27,155 17	38.23
Imperial Assurance	29,872 16	8,558 78	21,313 38	6,096 69	197 86	5,740 63	158 20	5,898 83	27.67	18,014 92	5,061 38	28.09
Imperial Insurance Office	107,410 08	2,110 31	105,299 77	48,659 61	16 04	47,029 76	1,613 81	48,643 57	46.29	108,848 43	38,891 29	35.72
Insurance Co. of N.A.	233,553 23	15,250 87	218,302 36	129,855 33	3,604 00	123,370 57	2,880 76	126,251 33	57.83	231,101 02	120,025 11	51.93
Ins. of State. of Penn.	55,864 50	13,963 62	41,900 88	25,394 26	6,538 62	18,346 34	509 30	18,855 64	45.00	42,268 23	19,950 83	47.20
Laurentian	179,641 22		179,641 22	139,643 50		134,832 29	4,811 21	139,643 50	77.73	174,135 57	136,426 31	78.34
Law, Union & Rock	89,980 07	8,561 77	81,418 30	26,208 82	817 38	24,652 62	738 82	25,391 44	31.18	83,566 25	20,268 44	24.25
Liverpool & Lon. & Globe	563,029 48	114,136 67	448,892 81	247,028 39	48,454 18	193,329 48	5,244 73	198,574 21	44.23	463,663 23	205,440 00	44.30
Liverpool & Manitoba	192,882 14	58,965 22	133,916 92	88,467 46	27,223 78	59,689 77	1,553 91	61,243 68	45.73	136,015 81	55,525 05	40.82
Local Government	14,445 43	3,118 37	11,327 06	2,334 22	272 86	1,979 87	81 49	2,061 36	18.19	11,696 70	1,985 36	16.97
London Assurance	182,908 44	8,854 33	174,054 11	87,419 52	2,960 02	82,555 62	1,903 88	84,459 50	48.52	180,176 77	68,682 50	38.11
London-Canada	204,404 35	79,265 50	125,138 85	100,241 19	55,157 52	43,512 20	1,571 47	45,083 67	36.03	105,474 95	41,112 92	38.97
London & Lancs. G. & A.	10,262 66	5,425 14	4,837 52	10,909 04	10,766 98	142 06		142 06	2.94	3,384 69	67 06	1.99
London Guar. & Accident	127,165 21	13,884 16	113,281 05	43,432 82	5,272 40	36,438 52	1,721 90	38,160 42	33.68	124,802 00	34,349 42	27.52
London & Lancs. Ins.	536,486 66	25,236 83	511,249 83	193,772 10	860 13	187,895 77	5,016 20	192,911 97	37.73	516,043 72	178,882 97	34.66
London & Provincial	16,467 29	1,172 64	15,294 65	2,684 49	17 18	2,610 83	56 48	2,667 31	17.44	12,851 86	2,492 31	19.39
London & Scottish	30,941 54	6,530 20	24,411 34	6,326 68	72 24	6,037 89	216 55	6,254 44	25.62	17,991 38	3,939 44	21.89
Lumbermen's	34,108 23		34,108 23	3,485 98		3,424 15	61 83	3,485 98	10.22	23,598 61	3,634 98	15.40
Marine Insurance												
Maryland Insurance	12,250 50	2,488 37	9,762 13	3,642 05	1,354 00	2,234 57	53 48	2,288 05	23.44	6,244 39	4,188 05	67.06
Mercantile	137,380 69	73,348 07	64,032 62	57,675 11	38,245 37	18,773 66	656 08	19,429 74	30.34	63,271 20	17,555 74	27.74
Merchants Fire of N.Y.	147,337 03		147,337 03	48,952 82	50	47,756 10	1,196 22	48,952 32	33.22	135,735 80	44,775 74	32.98
Merchants Fire	236,290 74	1,940 04	234,350 70	80,760 59	8 08	78,204 44	2,548 07	80,752 51	34.46	243,437 74	81,589 51	33.51

*Included in Home Ins. Co.

TABLE IX—FIRE PREMIUMS AND LOSSES IN ONTARIO, 1927—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Adjustment Expenses (net)	Total (net)				
JOINT STOCK—*Continued*	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Merchants Marine	87,911 93	13,115 54	74,796 39	35,896 91	4,148 07	31,124 77	624 07	31,748 84	42.44	74,033 69	31,755 84	42.89
Motor Union	60,933 08	1,263 59	59,669 49	39,053 30	611 98	37,617 60	823 72	38,441 32	64.43	61,045 01	19,829 70	32.48
Mount Royal	217,668 79	616 83	217,051 96	114,426 80	....	111,631 92	2,794 88	114,426 80	52.72	239,984 75	98,899 80	41.21
National-Ben Franklin	170,964 81	844 46	170,120 35	93,413 58	....	90,542 90	2,870 68	93,413 58	54.91	172,196 41	88,881 27	51.61
National Fire of Hartford	124,252 60	2,826 84	121,425 76	66,409 75	339 44	64,490 21	1,580 10	66,070 31	54.41	125,578 04	59,103 78	47.06
National Provincial	42,878 88	5,636 41	37,242 47	7,109 26	209 23	6,548 40	351 63	6,900 03	18.53	36,202 12	6,755 03	18.65
National Union	19,795 86	754 11	19,041 75	19,790 72	....	19,345 54	445 18	19,790 72	103.94	31,546 95	19,440 72	61.62
Nationale of Paris	191,755 79	2,434 64	189,321 15	107,000 61	19 18	105,049 64	1,931 79	106,981 43	56.50	195,334 62	107,206 43	54.88
National Guaranty Fire	33,704 27	....	33,704 27	2,828 91	....	2,828 91	....	2,828 91	8.40	18,753 18	7,558 91	40.30
Newark Fire	67,128 53	13,642 53	53,486 00	35,367 07	5,403 75	29,199 74	763 58	29,963 32	56.02	50,288 63	33,315 82	66.24
New Hampshire	59,435 04	6,783 48	52,651 56	24,743 28	1,842 12	21,630 40	1,270 76	22,901 16	43.49	52,838 23	23,591 37	44.65
New Jersey	31,001 89	....	31,001 89	19,701 96	....	18,959 67	612 29	19,571 96	63.13	30,775 78	16,928 97	55.00
New York Underwriters	155,103 97	141,613 15	13,490 82	58,327 60	54,109 04	3,971 76	246 80	4,218 56	31.27	11,242 20	4,348 36	38.67
Niagara	141,821 62	5,903 72	135,917 90	76,306 69	7,574 10	67,392 12	1,340 47	68,732 59	50.57	136,315 55	63,916 59	46.88
North Brit. & Mercantile	426,595 75	29,643 36	396,952 39	213,422 88	8,891 08	200,216 26	4,315 54	204,531 80	51.53	395,479 49	189,324 39	47.87
North Empire	70,240 89	6,920 58	63,320 31	36,300 02	4,231 74	30,664 89	1,403 39	32,068 28	50.64	62,380 32	29,097 28	46.64
Northern Asurance	356,034 47	30,536 84	325,497 63	141,480 61	1,835 43	138,745 30	899 88	139,645 18	42.90	329,642 00	134,120 18	40.68
North River	22,742 79	1,267 63	21,475 16	3,075 09	....	3,009 93	65 16	3,075 09	14.31	19,200 42	3,686 09	19.19
North West	64,032 10	11,627 86	52,404 24	26,397 17	3,442 19	22,472 98	482 00	22,954 98	43.80	50,582 64	23,117 98	45.70
Northwestern National	128,711 57	....	128,711 57	40,536 36	....	39,411 96	1,124 40	40,536 36	31.49	122,268 22	39,390 03	32.21
Norwich Union	434,049 48	43,533 62	390,515 86	199,913 44	14,965 10	179,275 71	5,672 63	184,948 34	47.36	392,751 99	170,049 89	43.29
Ocean Accident & Guar.	265,547 55	30,903 64	234,643 91	138,267 00	11,186 38	123,524 50	3,556 12	127,080 62	54.16	245,782 02	120,940 62	49.20
Occidental	78,592 24	21,192 24	57,400 00	70,801 13	29,558 02	40,175 63	1,067 48	41,243 11	71.85	53,125 65	34,984 49	65.85
Pacific Coast	130,411 27	35,214 51	95,196 76	58,918 93	16,916 68	42,002 25	....	42,002 25	44.12	88,453 83	42,780 60	48.36
Pacific Fire	140,099 28	....	140,099 28	44,596 17	....	43,737 47	858 70	44,596 17	31.83	131,663 78	38,528 17	29.26
Palatine	111,772 37	15,346 93	96,425 44	75,634 60	5,979 84	68,388 20	1,266 56	69,654 76	72.24	96,342 72	67,926 71	70.50
Patriotic	69,073 65	7,031 97	62,041 68	45,829 40	9,828 26	35,297 84	703 30	36,001 14	58.02	59,001 01	36,179 25	61.31
Phenix of Paris	35,995 02	9,322 81	26,672 21	17,537 49	3,587 02	13,455 66	494 81	13,950 47	52.30	26,544 47	10,819 47	40.75
Phoenix of London	372,343 07	44,259 78	328,083 29	145,895 03	15,330 63	127,175 03	3,389 37	130,564 40	39.80	329,576 54	124,400 14	37.74
Phoenix of Hartford	196,134 85	90,981 98	105,152 87	64,139 85	28,201 24	34,895 40	1,043 21	35,938 61	34.17	104,092 48	36,955 93	35.50
Pilot Automobile & Acc.	769 10	157 50	611 60	....	....	....	....	....	......	211 02	....	......
Pioneer	3,587 29	1,993 04	1,594 25	....	....	....	....	....	......	813 44	....	......
Providence Washington	56,523 02	6,265 06	50,257 96	28,036 74	413 23	27,090 60	532 91	27,623 51	55.14	53,070 13	24,629 74	46.41
Provident	57,770 87	454 30	57,316 57	33,687 64	....	32,825 55	862 09	33,687 64	58.77	66,565 77	34,222 64	51.41
Provincial	106,255 88	1,101 00	105,154 88	76,811 33	69 11	74,792 65	1,949 57	76,742 22	72.98	106,410 32	72,507 63	68.13
Prudential Assurance	110,477 22	2,680 26	107,796 96	63,740 37	24 55	62,523 16	1,192 66	63,715 82	59.10	98,654 74	48,051 49	48.70
Quebec	78,013 07	35,819 88	42,193 19	12,942 78	5,761 29	6,778 42	403 07	7,181 49	17.02	43,139 75	6,035 49	13.99
Queen City	121,349 93	1,066 97	120,282 96	38,739 41	....	37,518 31	1,221 10	38,739 41	32.21	113,797 05	34,876 24	30.65
Queen Insurance	249,272 76	17,235 51	232,037 25	93,999 21	2,311 72	89,575 60	2,111 89	91,687 49	39.51	228,282 24	92,309 49	40.43
Queensland	68,840 50	6,721 28	62,119 22	27,770 49	2,591 82	24,127 61	1,051 06	25,178 67	40.43	58,685 04	25,380 77	43.24
Railway Passengers	1,164 13	256 07	908 06	....	....	....	....	....	......	419 53	....	......
Reliance	12,121 74	2,825 73	9,296 01	3,083 42	274 06	2,745 33	64 03	2,809 36	30.22	8,742 34	1,302 39	14.89
Rossia	75,955 41	26,994 65	48,960 76	43,088 17	8,458 59	33,990 53	639 05	34,629 58	70.73	45,261 61	31,777 38	70.20
Royal Exchange	240,120 42	25.167 80	214,952 62	84,592 92	11,045 72	69,842 58	3,704 62	73,547 20	34.22	237,243 98	71,602 20	30.18

Royal Insurance	779,046 70	48,973 25	730,073 45	320,467 24	12,060 14	301,006 64	7,400 46	308,407 10	42.24	741,338 59	305,178 10	41.16
Royal Scottish	76,423 26	13,866 67	62,556 59	40,295 55	8,475 02	31,293 96	526 57	31,820 53	50.86	63,012 66	34,441 53	54.65
St. Paul Fire & Marine	135,203 94	13,291 26	121,912 68	53,636 40	2,699 35	50,026 27	910 78	50,937 05	41.78	127,553 42	45,018 24	35.29
Scottish Canadian	40,201 36	3,998 62	36,202 74	11,998 64	84 68	11,425 50	488 46	11,913 96	32.91	32,193 54	12,778 54	39.69
Scottish Metropolitan	137,668 62	22,351 75	115,316 87	40,705 01	2,360 10	37,259 48	1,085 43	38,344 91	33.25	113,850 56	39,902 91	35.04
Scottish Union	135,362 76	5,575 95	129,786 81	72,106 80	395 33	69,607 72	2,103 75	71,711 47	55.25	130,205 88	58,468 63	44.90
Sea	69,827 08	183 97	69,643 11	28,616 82	76 16	27,947 15	593 51	28,540 66	40.98	60,780 91	32,325 66	53.18
Security	66,844 19	16,198 66	50,645 53	39,548 69	14,824 87	24,267 34	456 48	24,723 82	48.81	36,564 53	24,211 82	66.21
Sentinel	19,136 61	15,329 94	3,806 67	14 77	14 77	....	....	....	....	1,137 27	....	....
Springfield	115,374 24	27,075 77	88,298 47	40,052 19	8,463 36	31,588 83	....	31,588 83	35.77	84,100 50	24,861 59	29.61
State Assurance	12,561 19	2,875 35	9,685 84	2,492 29	413 33	2,014 32	64 64	2,078 96	21.46	6,299 75	2,807 96	44.57
Sterling	....	....	....	....	....	....	....	....	....	....	....	....
Stuyvesant	108,240 05	....	108,240 05	59,020 53	....	57,970 37	1,050 16	59,020 53	54.52	106,933 06	47,311 95	44.24
Sun Insurance Office	336,789 66	13,012 55	323,777 11	193,197 14	773 27	188,464 39	3,959 48	192,423 87	59.43	328,882 44	185,134 34	56.29
Tokio Marine and Fire	21,190 40	6,204 37	14,986 03	19,053 69	6,113 66	12,940 03	....	12,940 03	86.34	16,343 61	11,150 03	68.22
Toronto Casualty	219,815 27	1,616 53	218,198 74	116,783 88	2,334 01	110,474 69	3,975 18	114,449 87	52.45	139,410 80	108,428 55	77.77
Union Assurance Society	253,922 58	46,000 63	207,921 95	118,879 44	21,421 82	93,995 54	3,462 08	97,457 62	46.87	218,072 46	97,889 62	44.88
Union Fire of Paris	65,227 97	4,832 86	60,395 11	23,286 07	3,461 30	19,410 08	414 69	19,824 77	32.82	59,291 51	18,759 77	31.63
Union of Canton	131,905 86	11,180 78	120,725 08	71,470 56	4,335 46	65,952 33	1,182 77	67,135 10	55.60	125,835 82	61,687 10	49.02
United British	74,702 35	1,767 29	72,935 06	38,246 48	125 21	37,073 24	1,048 03	38,121 27	52.26	73,400 84	40,271 31	54.86
United States Fire	152,960 88	5,853 19	147,107 69	118,901 87	19,153 09	99,748 78	....	99,748 78	67.80	281,004 03	88,561 66	31.51
Westchester Fire	40,543 11	4,357 36	36,185 75	12,223 97	335 37	11,471 87	416 73	11,888 60	32.85	40,646 22	9,773 79	24.04
Western Assurance	580,226 44	253,788 95	326,437 49	221,567 43	103,726 53	114,678 58	3,162 32	117,840 90	36.10	291,818 41	114,599 00	39.27
World Fire & Marine	44,003 90	763 06	43,240 84	21,554 63	2 67	21,041 77	510 19	21,551 96	49.84	41,788 48	19,757 75	47.28
World Marine	80,314 12	4,290 21	76,023 91	47,858 36	4,044 68	43,030 38	783 30	43,813 68	57.63	71,544 11	42,347 68	59.19
Yangtsze	35,825 17	....	35,825 17	27,432 63	....	26,890 23	542 40	27,432 63	76.57	36,012 85	29,843 31	82.86
Yorkshire	129,462 32	4,193 58	125,268 74	73,982 45	700 65	71,678 17	1,603 63	73,281 80	58.50	124,499 21	72,591 80	58.31
Totals	21,143,233 20	3,002,922 77	18,140,311 43	9,528,322 41	1,204,701 70	8,118,127 09	205,493 62	8,323,620 71	45.88	18,123,761 89	7,937,476 13	43.77
MUTUAL												
(a) Farmers' Mutuals												
Algoma	12,929 17	398 00	12,531 17	13,447 95	....	13,232 30	215 65	13,447 95	107.30	....	....	....
Amherst Island	1,336 29	....	1,336 29	3,358 00	....	3,358 00	....	3,358 00	251.34	....	....	....
Ayr	26,516 79	762 54	25,754 25	20,206 20	....	20,206 20	....	20,206 20	78.45	....	....	....
Bay of Quinte	18,684 75	807 65	17,877 10	26,684 62	4,334 54	22,213 68	136 40	22,350 08	125.02	....	....	....
Bertie & Willoughby	16,809 97	833 75	15,976 22	3,733 02	59 50	3,604 72	108 80	3,713 52	23.24	....	....	....
Blanshard	11,457 11	1,467 80	9,989 31	10,750 70	850 00	9,112 70	88 00	9,200 70	92.10	....	....	....
Blenheim North	9,085 10	120 57	8,964 53	8,098 64	....	8,098 64	....	8,098 64	90.33	....	....	....
Brant	20,976 28	2,175 90	18,800 38	13,303 61	225 00	13,040 51	38 10	13,078 61	69.56	....	....	....
Canadian Millers'	32,597 03	....	32,597 03	307 61	....	277 71	29 90	307 61	.94	....	....	....
Caradoc Farmers'	11,101 43	690 80	10,410 63	4,592 52	....	4,556 02	36 50	4,592 52	44.11	....	....	....
Clinton	13,394 32	125 00	13,269 32	11,436 32	....	11,402 32	34 00	11,436 32	86.18	....	....	....
Culross	8,633 56	654 98	7,978 58	3,631 25	138 50	3,449 75	43 00	3,492 75	43.80	....	....	....
Dereham & W. Oxford	14,374 79	2,330 37	12,044 42	3,264 95	....	3,205 25	59 70	3,264 95	27.11	....	....	....
Dorchester, N. & S.	30,578 68	3,366 90	27,211 78	20,195 62	5,115 00	15,080 62	....	15,080 62	55.41	....	....	....
Downie	11,296 70	244 70	11,052 00	7,451 10	....	7,334 00	117 10	7,451 10	67.41	....	....	....
Dufferin Farmers'	25,500 57	2,041 33	23,459 24	16,560 84	1,730 14	14,676 95	153 75	14,830 70	63.21	....	....	....
Dumfries N & Waterloo S	40,071 05	2,090 83	37,980 22	41,705 64	....	41,561 44	144 10	41,705 54	109.80	....	....	....
Dunwich	16,144 93	218 70	15,926 23	20,461 35	....	20,400 15	61 20	20,461 35	128.47	....	....	....
Easthope, South	21,600 44	....	21,600 44	1,735 86	....	1,661 46	74 40	1,735 86	8.03	....	....	....
Ekfrid	12,572 45	257 46	12,314 99	8,280 36	46 75	8,125 61	108 00	8,233 61	66.86	....	....	....
Elma	20,383 50	....	20,383 50	9,904 01	....	9,838 01	66 00	9,904 01	48.58	....	....	....
Eramosa	7,540 15	1,318 10	6,222 05	7,664 35	227 30	7,405 05	32 00	7,437 05	119.52	....	....	....
Erie	11,048 98	1,291 89	9,757 09	20,845 03	4,504 32	16,340 71	....	16,340 71	167.47	....	....	....
Farmers' Central	142,099 26	2,334 66	139,764 60	82,503 81	13,557 26	68,412 98	533 57	68,946 55	49.33	....	....	....
Farmers' Union	83,443 03	6,105 55	77,337 48	101,532 21	11,687 56	89,263 30	581 35	89,844 65	116.17	....	....	....
Formosa	40,404 65	10,187 08	30,217 57	20,085 73	5,226 31	14,568 97	290 45	14,859 42	49.17	....	....	....
Germania	39,246 73	7,297 37	31,949 36	27,104 53	4,534 00	22,310 38	260 15	29,843 53	70.64	....	....	....
Glengarry	31,473 31	2,616 30	28,857 01	30,121 90	2,928 35	26,756 85	436 70	27,193 53	94.23	....	....	....

TABLE IX—FIRE PREMIUMS AND LOSSES IN ONTARIO, 1927—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's eained
	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Adjustment Expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Grand River	13,200 62	740 00	12,460 62	3,455 14		3,455 14		3,455 14	27.72			
Grenville Patron	40,735 69		40,735 69	23,640 17		23,378 82	261 35	23,640 17	58.03			
Grey and Bruce	23,025 60	3,017 77	20,008 30	12,435 15	1,653 73	10,555 17	226 25	10,781 42	53.69			
Guelph Township	2,546 64	158 05	2,388 59	4,175 25	1,500 00	2,675 25		2,675 25	111.97			
Halton Union	28,606 84	2,585 55	26,021 29	24,394 24	5,580 80	18,645 29	168 15	18,813 44	72.29			
Hamilton Township	14,562 97	1,121 42	13,441 15	11,995 12	32 40	11,864 72	98 00	11,962 72	89.00			
Hay Township	15,522 17		15,522 17	19,866 11		19,713 51	152 60	19,866 11	127.98			
Hopewell Creek	2,236 45	62 01	2,174 44	130 00		130 00		130 00	5.97			
Howard	31,306 64	978 72	30,327 92	37,154 52		37,001 47	153 05	37,154 52	122.51			
Howick	61,541 69	14,172 89	47,368 80	37,398 62	7,463 98	29,194 59	740 05	29,934 64	63.19			
Kent & Essex	74,939 19	1,879 61	73,059 58	38,161 57	23 45	37,864 62	273 50	38,138 12	52.20			
Lambton	47,810 89	892 86	46,918 03	51,166 06	4,831 50	45,955 86	378 70	46,334 56	98.75			
Lanark County	61,092 59	234 50	60,858 09	49,632 82		49,231 59	401 23	49,632 82	81.55			
Lennox & Addington	12,727 93	497 25	12,230 68	5,107 62		5,072 52	35 10	5,107 62	41.76			
Lobo	6,360 36	63 90	6,296 46	8,180 92		8,136 52	44 40	8,180 92	129.93			
London Township	9,003 54	51 60	8,951 94	8,150 88		8,058 88	92 00	8,150 88	91.05			
McGillivray	3,550 53	58 25	3,492 28	751 22		727 22	24 00	751 22	21.50			
McKillop	15,556 47	48 70	15,507 77	13,758 31		13,658 96	99 35	13,758 31	88.71			
Maple Leaf	48,991 52	2,677 62	46,313 87	42,824 59	11,774 87	30,842 72	207 00	31,049 72	67.04			
Nichol	18,717 83	334 62	18,383 21	15,977 36		15,768 66	208 70	15,977 36	86.91			
Nissouri	28,336 84	468 32	27,868 52	8,554 76	28 00	8,424 76	102 00	8,526 76	30.59			
Norfolk	14,711 50	446 42	14,265 08	12,937 47		12,859 97	77 50	12,937 47	90.69			
North Kent	14,252 10	28 80	14,223 30	4,345 24		4,296 09	49.15	4,345 24	30.54			
Oneida	51,125 30	328 00	4,784 53	4,331 99		4,331 99		4,331 99	90.55			
Ontario Threshermen's	7,237 23		7,237 23	3,540 65		3,451 35	89 30	3,540 65	48.91			
Osgoode	8,334 79	887 20	7,447 59	1,992 40	19 00	1,938 00	35 40	1,973 40	26.49			
Otter	26,395 23	2,743 57	23,651 66	18,510 74	1,838 40	16,545 34	127 00	16,672 34	70.48			
Oxford	8,928 38	1,451 47	7,476 91	4,682 50	715 00	3,958 50	9 00	3,967 50	53.05			
Peel County	60,097 78	5,429 91	54,667 87	50,341 71	313 50	49,458 86	569 35	50,028 21	91.51			
Peel and Maryborough	35,255 32	1,185 97	34,069 35	14,565 56		14,370 01	195 55	14,565 56	42.75			
Prescott	35,267 67	3,159 45	32,108 22	39,612 32	6,401 20	32,908 62	302 50	33,211 12	103.43			
Puslinch	5,612 53		5,612 53	5,668 82		5,630 67	38 15	5,668 82	100.99			
Saltfleet and Binbrook	16,060 19	643 45	15,416 74	13,612 08		13,467 08	145 00	13,612 08	88.29			
Southwold	10,445 74	655 49	9,790 25	3,530 93		3,530 93		3,530 93	36.06			
Sydenham	102,877 41	13,288 18	89,589 23	76,406 79	10,319 51	65,695 77	391 51	66,087 28	73.76			
Townsend	10,289 28	401 74	9,887 54	3,444 62		3,437 62	7 00	3,444 62	34.84			
Usborne and Hibbert	20,789 15		20,789 15	17,847 00		17,735 00	112 00	17,847 00	85.84			
Walpole	8,302 55	199 25	8,103 30	13,245 40		13,225 90	19 50	13,245 40	163.45			
Waterloo North	80,390 39	1,669 90	78,720 45	35,678 34	537 58	34,886 41	254 35	35,140 76	44.64			
Wawanosh, West	25,276 82	149 46	25,127 36	24,778 05	3,330 00	21,152 05	296 00	21,448 05	85.35			
Westminster Township	12,070 40	521 39	11,549 01	10,965 59	595 48	10,286 11	84 00	10,370 11	89.79			
Williams, East	6,325 40	342 11	5,983 29	5,217 47	52 70	5,113 77	51 00	5,164 77	86.32			
Yarmouth	10,907 88	885 48	10,022 40	8,907 85	1,100 00	7,743 85	64 00	7,807 85	77.90			
Totals	1,816,614 29	114,199 11	1,702,415 18	1,329,381 58	113,275 63	1,205,874 44	10,231 51	1,216,105 95	71.43			

(b) *Associated New England Factory Mutuals												
American Mut. Fire Ins. Co., Providence, R.I.	1,540 03	....	1,540 03	281 38	....	281 38	....	281 38	18.27	....	256 68	......
Arkwright Mut. Fire Ins. Co., Boston, Mass.	2,326 82	....	2,326 82	1,185 44	....	1,185 44	....	1,185 44	50.94	....	529 12	......
Blackstone Mut. Fire Ins. Co., Providence, R.I.	2,740 13	....	2,740 13	383 13	....	383 13	....	383 13	13.98	....	436 64	......
Boston Mnfrs. Mut. Fire Ins. Co., Boston, Mass.	2,956 87	....	2,956 87	548 26	....	548 26	....	548 26	18.54	....	612 48	......
Cotton & Woolen Mnfrs. Mut. Ins. Co., Boston, Mass.	1,413 52	....	1,413 52	103 70	....	103 70	....	103 70	7.33	....	110 36	......
Enterprise Mut. Fire Ins. Co., Providence, R.I.	1,540 03	....	1,540 03	281 36	....	281 36	....	281 36	18.26	....	256 69	......
Fall River Mnfrs. Mut. Ins. Co., Fall River, Mass.	—160 87	....	—160 87	9 10	....	9 10	....	9 10	......	....	53 21	......
Firemen's Mut. Ins. Co., Providence, R.I.	2,157 84	....	2,157 84	221 26	....	221 26	....	221 26	10.25	....	221 26	......
Hope Mut. Fire Ins. Co., Providence, R.I.	7,810 09	....	7,810 09	139 52	....	139 52	....	139 52	1.78	....	186 83	......
Keystone Mut. Fire Ins. Co., Philadelphia, Pa.	670 26	....	670 26	47 57	....	47 57	....	47 57	7.09	....	....	......
Manton Mut. Fire Ins. Co., Philadelphia, Pa.	756 94	....	756 94	39 63	....	39 63	....	39 63	5.23	....	....	......
Mnfrs. Mut. Fire Ins. Co., Providence, R.I.	2,566 70	....	2,566 70	468 92	....	468 92	....	468 92	18.26	....	427 81	......
Mechanics Mut. Fire Ins. Co., Providence, R.I.	1,540 03	....	1,540 03	281 35	....	281 35	....	281 35	18.26	....	256 69	......
Mercantile Mut. Fire Ins. Co., Providence, R.I.	1,110 47	....	1,110 47	33 12	....	33 12	....	33 12	2.98	....	33 12	......
Merchants Mut. Fire Ins. Co., Providence, R.I.	1,833 88	....	1,833 88	230 64	....	230 64	....	230 64	12.57	....	260 54	......
Mill Owners Mut. Fire Ins. Co., Chicago, Ill.	1,571 26	....	1,571 26	59 52	....	59 52	....	59 52	3.78	....	59 52	......
Narragansett Mut. Fire Ins. Co., Providence, R.I.	513 41	....	513 41	16 56	....	16 56	....	16 56	3.22	....	16 56	......
National Mut. Ass'ce. Co. Philadelphia, Pa.	960 51	....	960 51	21 12	....	21 12	....	21 12	2.19	....	....	......
Paper Mill Mut. Ins. Co., Boston, Mass.	179 10	....	179 10	119 64	....	119 64	....	119 64	66.80	....	38 89	......
Philadelphia Mfrs. Mut. Fire Ins. Co., Philadelphia, Pa.	2,316 42	....	2,316 42	150 46	....	150 46	....	150 46	6.49	....	175 46	......
Protection Mut. Fire Ins. Co., Chicago, Ill.	1,400 63	....	1,400 63	93 76	....	93 76	....	93 76	6.69	....	93 76	......
Rhode Island Mut. Fire Ins. Co., Providence, R.I.	2,566 70	....	2,566 70	468 92	....	468 92	....	468 92	18.26	....	427 81	......
Rubber Mnfrs. Mut. Ins. Co., Boston, Mass.	1,425 79	....	1,425 79	103 70	....	103 70	....	103 70	7.27	....	110 36	......
Standard Mut. Fire Ins. Co., Philadelphia, Pa.	583 52	....	583 52	54 34	....	54 34	....	54 34	9.31	....	54 34	......
State Mut. Fire Ins. Co., Providence, R.I.	3,080 04	....	3,080 04	562 71	....	562 71	....	562 71	18.26	....	513 38	......

*Figures reported for premiums and losses since date of license only.
Return premiums on cancellations and unabsorbed premium deposits returned or credited to policyholders are deducted.

TABLE IX—FIRE PREMIUMS AND LOSSES IN ONTARIO, 1927—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Total (net)	Adjustment Expenses (net)				
(b) *Associated New England Factory Mutuals—*Continued*	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
What Cheer Mut. Fire Ins. Co., Providence, R.I.	7,906 32	......	7,906 32	139 52	......	139 52	......	139 52	1.76	......	186 83	......
Worcester Mnfrs. Mut. Ins. Co., Worcester, Mass.	582 99	......	582 99	437 86	......	437 86	......	437 86	75.10	......	73 07	......
Totals	53,889 43	......	53,889 43	6,482 49	......	6,482 49	......	6,482 49	12.02	......	5,391 41	......
(c) Other Mutuals												
Central Manufacturers	18,779 26	......	18,779 26	12,656 65	......	12,483 96	172 69	12,656 65	67.4	19,202 10	12,160 65	63.32
Grain Dealers	—1,320 77	......	—1,320 77	3,701 53	......	3,667 57	33 96	3,701 53	......	582 28	3,701 53	635.69
Hardware Dealers	80,832 03	......	80,832 03	18,821 96	......	18,552 43	269 53	18,821 96	23.28	75,851 68	22,263 96	29.35
Lumbermen's Mut. Ins.	24,227 99	......	24,227 99	14,736 18	......	14,504 58	231 60	14,736 18	60.82	35,936 08	9,741 18	27.10
Mill Owners'	60,921 07	10,826 94	50,094 13	38,415 82	2,336 14	35,618 52	46,116	36,079 68	72.02	45,621 39	36,239 74	79.43
Minnesota Implement	80,832 03	......	80,832 03	18,821 96	......	18,552 43	269 53	18,821 96	23.28	75,851 68	22,263 96	29.35
Northwestern Mutual	224,163 23	28,015 56	196,147 67	100,215 01	12,840 20	85,152 06	2,222 75	87,374 81	44.54	190,826 52	88,024 38	46.12
Retail Hardware	80,832 03	......	80,832 03	18,821 96	......	18,552 43	269 53	18,821 96	23.28	75,851 68	22,263 96	29.35
United Mutual	29,072 15	7,717 72	21,354 43	39,169 32	26,376 21	12,654 11	139 00	12,793 11	60.00	16,464 72	13,121 98	79.69
Totals	598,339 02	46,560 22	551,778 80	265,360 39	41,552 55	219,738 09	4,069 75	223,807 84	40.56	536,188 13	229,781 34	42.85
CASH MUTUALS (Without share capital)												
Economical	241,478 66	40,824 73	200,653 93	97,162 14	18,242 37	76,790 69	2,129 08	78,919 77	39.33	200,653 93	74,324 52	37.04
Gore District	309,951 70	32,155 63	276,796 07	139,570 64	9,722 28	128,541 76	1,306 60	129,848 36	46.91	281,895 05	127,055 52	45.07
Millers' National	67,981 35	......	67,981 35	32,412 47	......	31,788 89	623 58	32,412 47	47.67	64,565 73	32,637 47	50.54
Perth	298,208 99	59,425 49	238,783 50	151,442 45	26,177 50	123,785 19	1,479 76	125,264 95	52.45	242,452 24	118,593 20	48.91
Waterloo	418,088 74	65,100 44	352,988 30	220,676 81	45,709 11	173,388 61	1,579 09	174,967 70	49.56	359,010 71	168,851 29	47.03
Totals	1,335,709 44	198,506 29	1,137,203 15	641,264 51	99,851 26	534,295 14	7,118 11	541,413 25	47.60	1,148,577 66	521,462 00	45.40
CASH MUTUALS (with share capital)												
Wellington	384,431 83	136,845 58	247,586 25	158,500 07	62,387 15	96,112 92	......	96,112 92	37.82	234,691 73	97,536 59	41.55
RECIPROCAL EXCHANGES												
Affiliated Underwriters	37,808 23	......	37,808 23	7,601 67	......	7,438 12	163 55	7,601 67	20.10	......	4,206 79	......
American Exch. Underwriters	8,881 85	......	8,881 85	......	......	......	......	......	......	......	......	......
Canners Exch. Subscribers	10,881 99	......	10,881 99	......	......	......	......	......	......	......	......	......
Epperson Underwriters	2,758 45	......	†2,758 45	......	......	......	......	......	......	......	......	......
Fireproof-Sprinklered Underwriters	1,832 69	......	1,832 69	76 52	......	76 52	......	76 52	4.17	......	76 52	......

ndividual Underwriters.	40,487 13	....	40,487 13	2,018 99	....	1,895 07	123 92	2,018 99	4.98	....	2,373 99	......
Inter-Insurers' Exchange	675 35	....	675 35	....	....	....	....	....	......	....	....	......
Lumbermen's Underwriting Alliance..........	120,978 67	....	120,878 67	123,819 38	....	122,915 96	903 42	123,819 38	102.43	....	91,772 88	......
Manufacturing Lumbermen's Underwriters....	68,656 82	....	68,656 82	74,518 99	....	73,942 44	576 55	74,518 99	......	....	74,536 01	......
New York Reciprocal Underwriters.........	23,257 19	....	23,257 19	429 00	....	395 70	33 30	429 00	1.85	....	654 00	......
Reciprocal Exchange....	1,812 31	....	1,812 31	....	....	....	....	....	......	....	....	......
Underwriters' Exchange.	3,458 15	....	3,458 15	....	....	....	....	....	......	....	....	......
Warner Reciprocal Insurers............	....	....	....	....	....	....	....	....	......	....	....	......
Totals........	321,488 83	....	321,488 83	208,464 55	....	206,663 81	1,800 74	208,464 55	......	....	173,620 19	......

RECAPITULATION

Joint Stock Companies..	21,143,233 20	3,002,922 77	18,140,311 43	9,528,322 41	1,204,701 70	8,118,127 09	205,493 62	8,323,620 71	45.88	18,123,761 89	7,937,476 13	43.77
Mutual Insurance Corporations:												
(a) Farmers' mutuals..	1,816,614 29	114,199 11	1,702,415 18	1,329,381 58	113,275 63	1,205,874 44	10,231 51	1,216,105 95	71.43	....	....	......
(b) Associated New England Factory Mutuals..........	53,889 43	....	53,889 43	6,482 49	....	6,482 49	....	6,482 49	12.02	....	5,391 41	......
(c) Other mutuals.....	598,339 02	46,560 22	551,778 80	265,360 39	41,552 55	219,738 09	4,069 75	223,807 84	40.56	536,188 13	229,781 34	42.85
Cash Mutual Insurance Corporations:												
(a) Without share capital...............	1,335,709 44	198,506 29	1,137,203 15	641,264 51	99,851 26	534,295 14	7,118 11	541,413 25	47.60	1,148,577 66	521,462 00	45.40
(b) With share capital.	384,431 83	136,845 58	247,586 25	158,500 07	62,387 15	96,112 92	....	96,112 92	37.82	234,691 73	97,536 59	41.55
Reciprocal Exchanges...	321,488 83	....	321,488 83	208,464 55	....	206,663 81	1,800 74	208,464 55	64.84	....	173,620 19	......

*Figures reported for premiums and losses since date of license only.
Return premiums on cancellations and unabsorbed premium deposits returned or credited to policyholders are deducted.
†Unused premium deposits returned to subscribers deducted.

TABLE X—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1927

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Adjustment Expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Joint Stock												
Aetna	1,505 30	408 08	1,097 22	73 75	...	68 75	5 00	73 75	6.72	2,133 60	50 75	2.37
Agricultural	...	...	...	...	...	...	...	...	...	...	...	...
Alliance	6,990 95	...	6,990 95	1,322 65	...	1,106 40	216 25	1,322 65	18.92	6,547 27	1,357 65	20.74
Alliance of Philadelphia	26,494 43	...	26,494 43	33,856 78	...	29,276 52	4,580 26	33,856 78	127.78	31,336 12	29,259 84	93.37
American Automobile	112,032 55	...	112,032 55	50,245 18	...	45,037 83	5,207 35	50,245 18	44.85	93,990 08	51,503 13	54.79
American Central	109 82	...	109 82	...	...	...	...	...	...	244 82	...	...
American Insurance	140 29	...	140 29	1 23	...	94	29	1 23	.88	90 36	1 23	1.36
Autocar	26,014 29	...	26,014 29	11,092 00	...	11,092 00	...	11,092 00	42.63	23,273 06	13,902 50	59.73
British America	330,311 95	103,399 84	226,912 11	186,441 78	58,477 26	110,729 48	17,235 04	127,964 52	56.39	213,646 75	176,551 02	82.63
British Colonial	82,610 40	27,445 38	55,165 02	24,155 95	9,982 15	12,741 36	1,432 44	14,173 80	25.69	35,243 16	18,698 86	53.06
British Crown	57,650 32	230 13	57,420 19	30,956 91	1,033 07	27,824 15	2,099 69	29,923 84	52.11	46,329 43	35,337 76	76.27
British General	13,521 74	63 91	13,457 83	4,987 50	...	4,096 40	891 10	4,987 50	37.06	13,018 40	4,817 50	37.00
British Traders	315,889 56	159 23	315,730 33	237,125 24	567 23	205,697 18	30,860 83	236,558 01	74.92	298,698 77	235,187 01	78.73
Canada Accident	53,853 36	12,992 76	40,860 60	15,851 63	630 43	14,066 10	1,155 10	15,221 20	37.25	32,870 27	27,636 20	84.07
Canada Security	9,435 45	304 64	9,130 81	12,985 04	1,441 83	10,012 55	1,530 66	11,543 21	126.42	8,277 98	9,368 21	113.17
Canadian Fire	34,689 10	30 00	34,659 10	25,418 71	411 47	22,497 49	2,509 75	25,007 24	72.15	26,414 01	19,763 71	74.82
Canadian General	10,312 72	486 65	9,826 07	4,496 71	10 13	4,391 83	94 75	4,486 58	45.65	8,357 65	5,674 60	67.89
Canadian Indemnity	10,073 85	390 51	9,683 34	1,962 62	...	1,675 57	287 05	1,962 62	20.26	6,293 50	4,037 62	64.15
Canadian Surety	14,047 55	997 03	13,050 52	9,773 92	619 36	7,028 61	2,125 95	9,154 56	70.15	12,565 08	6,697 01	53.30
Car & General	2,561 67	128 24	2,433 43	797 97	163 79	412 93	221 25	634 18	26.06	2,613 66	139 18	5.32
Casualty Co. of Canada	50,766 12	2,478 60	48,287 52	32,229 23	1,098 62	30,437 76	692 85	31,130 61	64.46	56,102 47	28,794 61	51.32
Central	328 34	...	328 34	674 88	...	674 88	...	674 88	205.54	878 42	88	.10
Century	24,834 39	280 42	24,553 97	5,043 27	...	5,043 27	...	5,043 27	20.56	15,142 91	8,370 77	55.27
China Fire	...	...	...	...	...	...	...	...	...	...	...	...
Columbia	5,813 88	...	5,813 88	3,130 78	...	2,858 82	271 96	3,130 78	53.85	6,596 19	2,405 78	36.47
Commercial Union	5,717 10	716 47	5,000 63	1,659 03	405 33	1,119 12	134 58	1,253 70	25.07	3,619 03	1,873 70	51.77
Continental Casualty	21,825 16	21 49	21,803 67	13,987 93	...	11,755 93	2,232 00	13,987 93	64.15	22,187 53	14,557 22	65.60
Continental Insurance	471 31	...	471 31	69 17	...	47 57	21 60	69 17	14.67	469 41	69 17	14.75
Cornhill	1,561 09	...	1,561 09	6,019 67	...	5,588 87	430 80	6,019 67	385.61	1,950 18	6,012 17	308.29
Dom. of Canada G. & A.	295,977 24	13,517 38	282,459 86	110,542 80	3,509 48	105,816 45	1,216 87	107,033 32	37.89	264,612 26	130,400 42	49.27
Dominion Fire	3,993 26	3,993 26	...	1,220 42	1,220 42	...	...	...	...	...	...	...
Dominion Gresham	52,679 43	1,873 81	50,805 62	18,065 94	1,879 12	14,251 87	1,934 95	16,186 82	31.86	50,098 77	30,388 82	60.65
Eagle, Star & Brit. Dom.	18,971 67	680 96	18,290 71	11,036 20	93 25	9,535 01	1,407 94	10,942 95	59.82	13,663 25	16,617 95	121.62
Employers' Liability	181,024 16	2,108 77	178,915 39	86,217 35	274 56	76,119 29	9,823 50	85,942 79	48.03	150,092 59	83,538 79	55.65
Fidelity & Casualty, N.Y.	...	...	...	...	...	...	...	...	...	...	...	...
Fidelity of Canada	36,601 86	1,512 51	35,089 35	22,123 87	...	20,681 72	1,442 15	22,123 87	63.05	29,066 47	22,527 37	77.50
Fidelity-Phenix	321 57	...	321 57	...	...	...	...	...	...	440 48	...	...
Fire Ass'n. of Philadelphia	31,256 51	...	31,256 51	10,627 09	...	10,627 09	...	10,627 09	34.00	21,907 49	14,096 24	64.35
Fireman's Fund	...	...	...	...	...	...	...	...	...	...	...	...
General Accident of Can.	177,613 02	942 86	176,670 16	115,913 42	...	115,913 42	...	115,913 42	65.61	188,157 76	117,868 15	62.64
Gen. Accident Fire & Life	13,206 06	162 24	13,043 82	4,770 75	1,070 40	3,550 60	149 75	3,700 35	28.37	10,157 61	104 65	1.03
General Casualty of Paris	2,129 30	243 24	1,886 06	743 59	...	576 09	167 50	743 59	39.42	1,137 35	778 59	68.48
General Exchange	123,551 45	...	123,551 45	44,922 32	...	39,774 49	5,147 83	44,922 32	36.35	100,112 56	50,737 32	50.68

Glens Falls	4,253 63		4,253 63	2,765 92		2,586 72	179 20	2,765 92	65.02	3,887 83	2,200 92	56.61
Globe Indemnity	232,461 94	19,225 40	213,236 54	126,954 50	16,204 03	95,254 51	15,495 96	110,750 47	51.93	193,062 38	116,361 47	60.27
Globe & Rutgers	15,320 53		15,320 53	3,609 02		2,932 77	676 25	3,609 02	23.55	13,789 54	4,349 02	31.53
Great American	450 57		450 57							313 63	133 00	42.40
Guardian Ins. of Canada	19,465 98	2,242 38	17,223 60	8,319 80		8,182 27	137 53	8,319 80	48.30	16,630 28	4,771 80	28.69
Halifax Fire	10,671 69	966 58	9,705 11	1,312 37	233 30	957 27	121 80	1,079 07	11.12	6,427 57	1,157 27	18.00
Hand-in-Hand	7,167 55	365 89	6,801 66	2,309 50		2,077 49	232 01	2,309 50	33.95	5,513 88	4,064 50	73.71
Hartford Accident	15,759 67	1,415 77	14,343 90	11,974 27	8 66	10,973 14	992 47	11,965 61	83.42	15,680 69	11,741 61	74.88
Hartford Fire	11,187 23	51 36	11,135 87	2,035 22	151 90	1,785 21	98 11	1,883 32	16.91	11,646 55	1,758 89	15.10
Home	23,659 78		23,659 78	13,072 17		12,325 52	746 65	13,072 17	55.25	23,342 34	13,025 27	55.80
Imperial Assurance												
Imperial Insurance Office	6,552 56	262 00	6,290 56	2,441 36	667 01	1,694 62	79 73	1,774 35	28.20	5,677 70	2,573 35	45.32
Indemnity of N.A.	69,701 74		69,701 74	103,559 54		86,571 63	16,987 91	103,559 54	148.57	77,845 66	69,559 54	89.35
Insurance of N.A.	83,742 09		83,742 09	79,539 38		68,262 64	11,276 74	79,539 38	94.98	99,812 14	79,783 48	79.93
Law, Union & Rock	22,239 26	1,993 84	20,245 42	11,306 64	431 72	10,874 92		10,874 92	53.72	18,920 45	11,795 92	62.34
L'pool & London & Globe	12,704 38	652 15	12,052 23	11,996 61	134 55	11,740 36	121 70	11,862 06	98.42	10,991 67	18,011 06	163.86
Liverpool-Manitoba	14,564 93	676 48	13,888 45	8,637 41	17 92	8,619 49		8,619 49	62.06	13,312 68	8,275 49	62.16
London Assurance	484 96	4 00	480 96							470 88		
London-Canada	14,998 90	1,092 67	13,906 23	5,800 34	485 50	4,618 39	696 45	5,314 84	38.22	12,848 76	7,386 84	57.49
London & Lancs. G. & A.	116,082 56	17,462 35	98,620 21	66,092 45	5,702 47	60,389 98		60,389 98	61.23	91,068 57	63,431 98	69.65
London Guarantee & Acc.	81,246 87	9 79	81,237 08	41,524 71		39,678 69	1,846 02	41,524 71	51.11	72,780 10	45,404 71	62.38
London & Lancs. Ins.	27,974 08	561 13	27,412 95	10,886 39	17 25	8,798 62	2,070 52	10,869 14	39.65	25,715 69	12,589 14	48.96
London & Provincial	773 13	46 37	726 76	2,239 50	149 00	841 40	1,249 10	2,090 50	287.64	4,514 79	2,590 50	57.38
London & Scottish	2,006 78		2,006 78	1,363 63		1,280 23	83 40	1,363 63	67.95	1,757 60	1,613 63	91.80
Marine Insurance	1,712 51		1,712 51	168 13		163 13	5 00	168 13	9.82	3,259 62	152 38	4.68
Maryland Casualty	2,720 51	1 25	2,719 26	678 72		678 72		678 72	24.95	2,757 16	1,657 45	60.11
Merchants Casualty	166,215 12	1,053 15	165,161 97	112,516 71		95,546 79	16,969 92	112,516 71	68.12	180,846 88	139,714 71	77.25
Merchants Fire	6,367 75	189 22	6,178 53	8,945 38	19 26	8,579 79	346 33	8,926 12	144.45	5,418 44	8,038 12	148.34
Merchants Marine	1,121 75		1,121 75	263 92		242 87	21 05	263 92	23.52	1,179 89	14 08	
Motor Union	37,628 07		37,628 07	17,861 85		16,822 70	1,039 15	17,861 85	47.47	37,917 38	19,487 85	51.39
Mount Royal	50,427 54	1 46	50,426 08	21,978 58		20,001 73	1,976 85	21,978 58	43.58	35,210 59	26,525 58	75.33
National-Ben Franklin	5,705 52		5,705 52	148 65		134 40	14 25	148 65	2.60	5,679 84	148 65	2.61
National of Hartford												
National Union	37 11		37 11									
Newark Fire	15,473 00		15,473 00	4,820 51		4,719 76	100 75	4,820 51	31.15	11,230 85	4,755 51	42.34
New York Casualty	577 00		577 00	20 00		20 00		20 00	3.46	412 55	48 75	11.80
New York Underwriters	3,039 74	2,778 64	261 10	734 90	680 89	51 92	2 09	54 01	20.70	236 78	51 81	21.88
Niagara												
North American Acc	9,559 45	6,087 27	3,472 18	3,068 77	13 27	2,427 28	628 22	3,055 50	87.99	7,497 94	1,535 50	20.47
North Brit. & Mercantile	15,569 61		15,569 61	5,669 23		4,531 54	1,137 69	5,669 23	36.41	12,898 42	9,803 23	76.00
Northern Assurance	40,762 41	2,290 52	38,471 89	16,639 54	2,343 23	12,979 65	1,316 66	14,296 31	37.16	35,059 25	18,040 31	51.46
Northwestern National	2,636 54		2,636 54	1,254 42		1,206 92	47 50	1,254 42	47.57	2,449 94	1,129 24	46.09
Norwich Union	142,177 36		142,177 36	71,684 90		67,214 23	4,470 67	71,684 90	50.42	127,147 71	76,280 90	59.99
Ocean Acc. & Guarantee	194,252 05	5,175 30	189,076 75	104,596 18	2,259 67	91,772 30	10,564 21	102,336 51	54.13	177,602 05	114,636 51	64.55
Occidental	2,401 23	542 49	1,858 74	322 98	5 25	225 73	92 00	317 73	17.09	1,959 58	1,832 73	93.53
Pacific Coast	14,827 95	109 11	14,718 84	4,996 06		4,996 06		4,996 06	33.94	12,056 76	5,648 61	46.85
Palatine	6,601 58	1,231 42	5,370 16	1,390 23	146 37	935 97	307 89	1,243 86	23.16	4,707 18	1,266 36	26.90
Phoenix of London	13,059 57	48 00	13,011 57	5,897 73		5,515 93	381 80	5,897 73	45.32	9,810 55	6,078 23	61.95
Phoenix of Hartford	20,782 69		20,782 69	5,468 09		3,877 53	1,590 56	5,468 09	26.31	20,572 69	4,524 23	21.99
Pilot Auto. & Accident	20,882 87	62 36	20,820 51	3,438 94		3,097 11	341 83	3,438 94	16.52	12,492 31	5,617 74	44.97
Preferred Accident	35,068 94	1,284 64	33,784 30	15,333 55	486 97	14,846 58		14,846 58	43.94	31,109 87	14,178 69	45.57
Providence Washington												
Provident	5,102 14	57 27	5,044 87	8,322 93	200 95	7,776 98	345 00	8,121 98	160.99	5,539 37	8,036 98	145.08
Provincial	30,647 41		30,647 41	35,977 45		29,991 46	5,985 99	35,977 45	117.39	31,402 55	36,596 55	116.54
Queen	5,193 00		5,193 00	2,383 27		2,270 12	113 15	2,383 27	45.89	5,070 34	2,133 27	42.07
Queensland	12,476 71	617 08	11,859 63	2,495 11		2,285 98	209 13	2,495 11	21.03	7,974 60	3,502 86	43.92
Railway Passengers	17,300 11	837 69	16,462 42	6,757 65		5,685 87	1,071 78	6,757 65	41.05	15,824 75	5,837 65	36.89
Royal Exchange	13,818 06	555 02	13,263 04	7,277 59	398 45	,099 62	779 52	6,879 14	51.87	12,373 48	4,989 14	40.32

TABLE X—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1927—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Adjustment Expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK—*Continued*												
Royal	62,271 00	583 24	61,687 76	28,956 32	....	27,284 48	1,671 84	28,956 32	46.94	53,097 60	43,941 32	82.75
St. Paul Fire & Marine	43,804 21	....	43,804 21	18,403 15	....	16,064 63	2,338 52	18,403 15	42.01	29,859 64	20,667 20	69.21
St. Paul Mercury Indem.	17,573 70	....	17,573 70	1,670 50	....	1,495 00	175 50	1,670 50	9.50	10,728 75	3,245 50	30.25
Scottish Metropolitan	12,543 31	82 60	12,460 71	9,640 51	....	8,597 11	1,043 40	9,640 51	77.37	11,558 61	8,610 51	74.49
Scottish Union	488 77	....	488 77	64 27	....	64 27	....	64 27	13.15	556 26	64 27	11.55
Security Insurance Co.	362 03	....	362 03	1 23	....	94	29	1 23	.34	219 57	1 23	.56
Springfield	....	....	....	....	....	....	....	....	......	....	....	......
Sun Insurance Office	22,733 16	2,165 43	20,567 73	8,577 15	1,169 47	6,183 95	1,223 73	7,407 68	36.01	18,632 20	6,254 23	33.56
Toronto Casualty	160,516 04	2,405 31	158,110 73	71,376 21	29 23	62,048 78	9,298 20	71,346 98	45.12	144,832 54	88,017 86	60.77
Travellers' Indemnity	106,219 96	....	106,219 96	74,568 80	....	64,111 02	10,457 78	74,568 80	70.20	106,588 91	95,538 86	89.63
Union Insurance Society	8,610 69	67 34	8,543 35	3,126 24	....	3,126 24	....	3,126 24	36.59	8,274 26	6,156 24	74.40
Union of Canton	105,959 16	74 42	105,884 74	71,859 50	2,188 68	60,244 98	9,425 84	69,670 82	65.80	95,827 79	67,326 82	70.25
United British	14,245 31	....	14,245 31	10,516 71	....	9,866 91	649 80	10,516 71	73.82	12,761 50	11,351 71	88.95
United States Fidelity	44,289 63	84 40	44,205 23	44,949 21	....	41,328 93	3,620 28	44,949 21	101.68	42,600 59	31,869 66	74.81
United States Fire	....	....	....	....	....	....	....	....	......	....	....	......
Western	322,986 94	95,904 00	227,082 94	183,147 76	55,185 94	110,729 49	17,232 33	127,961 82	56.35	220,758 79	175,048 32	79.29
World Fire & Marine	....	....	....	....	....	....	....	....	......	22 47	....	......
World Marine & General	25,301 38	12,650 69	12,650 69	7,611 05	3,805 53	3,188 00	617 52	3,805 52	30.08	12,586 72	5,293 52	42.05
Yorkshire	35,358 02	6,320 42	29,037 60	7,955 43	3,027 88	2,753 21	2,174 34	4,927 55	16.97	26,815 96	6,862 55	25.59
Zurich	117,587 19	....	117,587 19	60,764 35	....	54,332 27	6,432 08	60,764 35	51.67	99,334 58	67,449 35	67.91
Mutual												
Central Manufacturers	14,926 66	....	14,926 66	2,738 65	....	2,526 60	212 05	2,738 65	18.34	13,705 23	2,410 65	17.58
Lumbermen's Mut. Cas.	43,588 75	....	43,588 75	18,373 58	....	17,998 28	375 30	18,373 58	42.15	39,130 85	19,246 58	49.18
Lumbermen's Mut. Ins.	314 37	....	314 37	5 60	....	5 60	....	5 60	1.78	256 59	5 60	2.18
Northwestern Mutual	5,620 47	....	5,620 47	1,780 94	....	1,720 19	60 75	1,780 94	31.68	4,806 54	2,258 89	46.99
Totals	5,009,805 08	365,856 31	4,643,948 77	2,755,483 14	179,052 25	2,310,943 76	365,487 13	2,576,430 89	55.47	4,295,003 35	2,835,352 80	66.01

TABLE XI—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1927, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurr'd to net prem's earned
	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Adjustment Expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK												
Alliance Assurance	2,884 30	69 33	2,814 97	900 12	....	900 12	....	900 12	31.98	2,634 19	760 12	28.85
Autocar	997 30	42 00	955 30	267 85	....	267 85	....	267 85	28.04	966 28	742 85	76.88
British America	41,407 92	3,938 78	37,469 14	22,025 72	873 06	20,995 62	157 04	21,152 66	56.45	42,740 71	19,889 66	46.53
Canada Accident & Fire	25,878 66	1,885 37	23,993 29	5,406 70	84 49	5,322 21	....	5,322 21	22.19	22,851 76	9,967 21	48.16
Canadian Indemnity	....	....	....	....	....	....	....	....	....	....	....	....
Canadian Surety	1,653 83	567 79	1,086 04	90 18	45 08	45 10	....	45 10	4.15	695 96	45 10	6.48
Casualty Co. of Canada	20,476 08	988 12	19,487 96	3,469 97	118 32	3,351 65	....	3,351 65	17.19	13,425 60	3,057 15	22.77
Commercial Union	797 88	2 50	795 38	206 73	....	206 73	....	206 73	25.99	773 98	206 73	26.71
Continental Casualty	139,986 54	436 41	139,550 13	41,657 37	....	41,264 10	393 27	41,657 37	29.85	138,197 87	42,193 97	30.53
Dom. of Canada G. & A.	192,743 16	16,743 35	175,999 81	89,474 76	8,454 72	79,752 20	1,267 84	81,020 04	46 03	171,166 80	74,559 79	43.55
Dominion Gresham	8,287 73	407 48	7,880 25	11,432 46	328 56	11,103 90	....	11,103 90	140.90	7,860 82	10,839 90	137.89
Employers' Liability	114,279 87	14,705 81	99,574 06	72,270 16	13,170 42	58,912 19	187 55	59,099 74	59.35	95,132 99	52,897 74	55.60
Fidelity & Casualty, N.Y.	....	....	....	....	....	....	....	....	....	....	....	....
Fidelity Ins. of Canada	7,259 96	1,275 09	5,984 87	1,996 90	....	1,996 90	....	1,996 90	33.37	4,629 94	2,050 90	44.29
Gen. Accident of Canada	33,109 36	3,215 56	29,893 80	11,026 58	258 29	10,768 29	....	10,768 29	36.02	29,543 81	8,037 29	27.20
Gen. Accident, Fire & Life	849 70	35 67	814 03	464 69	....	464 69	....	464 69	57.08	705 68	519 48	73.61
Gen. Casualty of Paris	349 24	....	349 24	....	....	....	....	....	....	209 54	....	....
Globe Indemnity	53,399 54	4,654 53	48,745 01	20,134 08	1,993 61	17,380 14	760 33	18,140 47	37.21	47,540 13	25,048 47	52.68
Guardian Ins. of Canada	6,669 14	1,029 28	5,639 86	1,473 42	....	1,473 42	....	1,473 42	26.12	5,151 67	851 42	16.52
Hartford Acc. & Indem.	6,887 68	539 63	6,348 05	1,857 78	....	1,801 28	56 50	1,857 78	29.27	6,570 52	2,557 78	38.93
Imperial Ins. Office	1,209 15	234 98	974 17	169 27	39 58	129 69	....	129 69	13.31	839 37	129 69	15.45
Indemnity Ins. of N.A.	5,171 89	70 00	5,101 89	1,184 89	....	1,184 89	....	1,184 89	23.22	5,101 12	1,234 89	24.20
Law, Union & Rock	9,579 92	787 26	8,792 66	11,460 84	670 71	10,790 13	....	10,790 13	122.72	8,892 86	10,860 13	122.12
L'pool & London & Globe	6,466 54	302 12	6,164 42	3,645 32	68 29	3,577 03	....	3,577 03	58.02	5,934 73	4,982 03	83.94
London Guar. & Accident	48,213 18	3,710 23	44,502 95	19,395 14	1,402 49	17,950 99	41 66	17,992 65	40.43	47,566 04	17,587 65	36.96
London & Lancs. G. & A.	55,374 82	5,492 00	49,882 82	37,657 18	3,348 20	34,308 98	....	34,308 98	68.78	55,271 17	22,473 98	40.66
London & Provincial	1,946 06	65 74	1,880 32	422 47	....	422 47	....	422 47	22.47	2,103 21	422 47	20.08
London & Scottish	304 05	45 72	258 33	....	....	....	....	....	....	259 23	....	....
Maryland Casualty	8,754 16	149 80	8,604 36	3,061 20	....	3,061 20	....	3,061 20	35.57	8,179 12	3,012 86	37.29
Monarch Accident	....	....	....	....	....	....	....	....	....	....	....	....
Motor Union	3,036 07	....	3,036 07	2,263 20	....	2,263 20	....	2,263 20	74.54	3,027 60	5,322 70	175.80
New York Casualty	300 00	....	300 00	....	....	....	....	....	....	81 90	....	....
North American Accident	5,573 81	2,970 38	2,603 43	5,332 82	752 56	4,330 36	249 90	4,580 26	175.93	4,507 62	5,200 26	115.36
North Brit. & Mercantile	4,078 82	75 00	4,003 82	904 50	....	874 50	30 00	904 50	22.59	2,739 48	904 50	33.02
Northern Assurance	13,090 66	2,012 36	11,078 30	5,766 14	1,794 13	3,875 51	96 50	3,972 01	35.85	11,419 49	3,865 51	33.85
Norwich Union Fire	35,191 16	4,362 20	30,828 96	12,765 87	1,856 90	10,881 47	27 50	10,908 97	35.38	32,302 61	11,019 97	34.11
Ocean Acc. & Guarantee	138,758 95	16,425 74	122,333 21	79,854 74	30,511 74	47,401 88	1,941 12	49,343 00	40.34	118,580 33	26,859 00	22.66
Pilot Auto. & Accident	....	....	....	....	....	....	....	....	....	....	....	....
Preferred Accident	14,458 09	....	14,458 09	3,553 44	....	3,553 44	....	3,553 44	24.57	11,551 10	3,578 20	30.97
Provident	1,120 92	27 75	1,093 17	509 58	18 75	490 83	....	490 83	44.89	970 05	490 83	50.59
Queensland	....	....	....	....	....	....	....	....	....	....	....	....

Railway Passengers	19,327 88	137 60	19,190 28	18,540 17	28 57	18,376 60	135 00	18,511 60	96.46	18,974 47	10,261 60	54.08
Royal Exchange	....	....	....	....	....	....	....	....	....	....	....	....
Royal Insurance	13,515 97	644 95	12,871 02	2,307 43	428 56	1,856 63	22 24	1,878 87	14.59	10,115 97	1,848 87	18.27
Scottish Metropolitan	3,957 96	425 70	3,532 26	1,253 75	254 98	916 60	82 17	998 77	28.26	3,854 05	1,688 77	43.81
Sun Insurance Office	7,298 90	779 63	6,519 27	3,616 48	468 02	3,140 12	8 34	3,148 46	48.30	6,288 98	4,101 62	65.22
Toronto Casualty	7,699 27	185 20	7,514 07	2,564 35	93 34	2,413 46	57 55	2,471 01	32.88	7,137 13	2,271 46	31.06
Travellers' Indemnity	....	....	....	....	....	....	....	....	....	....	....	....
Travellers' Insurance	159,016 38	....	159,016 38	74,120 69	....	69,933 10	4,187 59	74,120 69	46.61	160,226 60	51,393 89	32.08
Union Assurance Society	....	....	....	....	....	....	....	....	....	....	....	....
Union of Canton	27,572 06	160 00	27,412 06	16,360 86	49 10	15,456 43	855 33	16,311 76	59.50	26,891 52	8,879 76	33.13
United States Fidelity	20,838 32	323 60	20,514 72	6,225 50	37 50	6,188 00	....	6,188 00	30.16	20,590 39	4,870 20	23.65
Western	41,340 36	3,871 24	37,469 12	21,836 55	683 91	20,995 61	157 03	21,152 64	56.45	47,873 97	19,889 64	41.54
World Marine & General	12,447 92	7,674 57	4,773 35	3,488 17	1,941 27	1,471 40	75 50	1,546 90	32.41	5,116 07	1,265 40	24.73
Yorkshire	14,623 74	1,467 27	13,156 47	5,946 73	696 00	5,250 73	....	5,250 73	39.91	13,755 06	5,430 73	39.48
Zurich	8,643 19	....	8,643 19	2,053 98	....	2,047 98	6 00	2,053 98	23.76	6,892 28	3,468 98	50.33
MUTUAL												
Lumbermen's Mut. Cas.	....	....	....	....	....	....	....	....	....	....	....	....
Metropolitan Life	33,045 36	....	33,045 36	11,577 40	....	11,577 40	....	11,577 40	35.03	30,879 92	12,438 17	40.28
Totals	1,379,873 45	102,937 74	1,276,935 71	641,994 13	70,471 15	560,727 02	10,795 96	571,522 98	44.75	1,268,721 69	499,925 32	39.40

ACCIDENT AND SICKNESS COMBINED

JOINT STOCK												
Car & General	1,327 16	69 25	1,257 91	1,172 05	....	1,172 05	....	1,172 05	93 17	1,300 11	1,422 05	109 38
Gen. Accident of Canada	79,288 13	497 97	78,790 16	25,558 75	884 15	24,674 60	....	24,674 60	31.31	72,877 54	29,230 32	40.10
London Guar. & Accident	18,851 67	1,096 61	17,755 06	8,651 22	29 99	8,621 23	....	8,621 23	48.55	18,609 68	8,371 23	44.98
London Life	391 61	....	391 61	....	....	....	....	....	....	....	....	....
Loyal Protective	141,868 42	....	141,868 42	72,138 78	....	72,138 78	....	72,138 78	50.85	148,027 88	80,291 38	54.24
Merchants Casualty	130,636 22	473 15	130,163 07	58,153 96	10 83	57,049 52	1,093 61	58,143 13	44.66	134,724 78	60,949 45	45.24
Monarch Accident	19,371 35	....	19,371 35	13,442 81	....	13,442 81	....	13,442 81	69.39	18,086 31	14,172 81	78.36
North American Accident	21,245 96	....	21,245 96	5,537 00	....	5,537 00	....	5,537 00	26.06	21,245 96	6,650 11	31.30
Pilot Auto. & Accident	2,008 42	124 50	1,883 92	135 50	....	135 50	....	135 50	7.19	1,130 35	210 50	18.62
Protective Ass'n of Can.	216,642 41	....	216,642 41	141,493 12	....	141,493 12	....	141,493 12	65.31	216,802 15	142,703 12	65.82
Provident	9,574 00	....	9,574 00	4,227 13	....	4,212 13	15 00	4,227 13	44.15	9,574 00	4,742 13	49.53
Queensland	1,624 24	80 44	1,543 80	136 63	....	136 63	....	136 63	8.85	942 80	136 63	14.49
Ridgely Protective	54,623 27	....	54,623 27	28,417 88	....	27,588 14	829 74	28,417 88	52.02	52,457 77	30,014 19	57.66
Union Assurance Society	2,882 63	....	2,882 63	2,092 48	....	2,092 48	....	2,092 48	72.58	2,463 40	2,012 48	81.69
Totals	700,335 49	2,341 92	697,993 57	361,157 31	924 97	358,293 99	1,938 35	360,232 34	51.60	698,242 73	380,906 40	54.55

BOND

Fidelity & Casualty of N.Y.	....	....	....	....	....	....	....	....	....	....	....	....
Royal Exchange	851 45	....	851 45	....	....	....	....	....	....	1,159 78	....	....
Totals	851 45	....	851 45	....	....	....	....	....	....	1,159 78	....	....

TABLE XI—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1927, ACCORDING TO CLASSES OF INSURANCE—*Continued*

BURGLARY

Companies	Premiums Written			Losses Paid					Ratio losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Adjustment Expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK												
Alliance Assurance	2,765 26	606 00	2,159 26	210 46	.....	187 50	22 96	210 46	9.75	2,303 49	210 46	9.14
American Surety	5,941 28	.....	5,941 28	64 42	.....	64 42	.....	64 42	1.08	4,512 42	173 02	3.83
British America	5,272 02	1,455 63	3,816 39	168 95	60 75	103 20	5 00	108 20	2.83	3,219 92	400 70	12.44
Canada Accident	4,707 54	601 32	4,106 22	805 68	37 18	763 58	4 92	768 50	18.71	3,970 19	783 50	22.27
Canadian Indemnity	711 37	62 50	648 87	.....	.....	.....	.....	.....	.....	410 66	.....	.....
Canadian Surety	20,829 02	9,337 15	11,491 87	1,943 18	717 30	1,194 38	31 50	1,225 88	10.67	11,541 77	1,367 08	11.84
Casualty Co. of Canada	23,689 21	11,189 03	12,500 18	6,825 37	1,594 96	5,230 41	.....	5,230 41	41.85	15,037 20	6,417 41	42.67
Commercial Union	167 85	5 33	162 52	.....	.....	.....	.....	.....	.....	210 60	200 00	94.97
Dom. of Canada G. & A.	36,422 21	2,498 24	33,923 97	11,216 38	170 75	11,018 41	27 22	11,045 63	32.54	26,390 05	5,635 62	21.35
Dominion Gresham	5,734 48	1,483 88	4,250 60	1,420 78	242 72	1,131 22	46 84	1,178 06	27.71	3,588 10	1,256 56	35.02
Employers' Liability	20,907 83	2,526 59	18,381 24	3,822 76	.....	3,810 76	12 00	3,822 76	20.79	17,154 70	3,837 76	22.37
Fidelity & Cas. of N.Y.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity Ins. of Canada	8,215 44	1,982 91	6,232 53	1,749 69	.....	1,731 69	18 00	1,749 69	28.07	5,073 25	1,749 69	34.48
Gen. Accident of Canada	31,541 41	1,412 15	30,129 26	10,396 16	43 62	10,352 54	.....	10,352 54	34.35	26,818 71	6,162 94	22.98
Gen. Accident, Fire & Life	881 40	315 86	565 54	.....	.....	.....	.....	.....	.....	513 07	.....	.....
Gen. Casualty of Paris	149 10	.....	149 10	.....	.....	.....	.....	.....	.....	89 46	.....	.....
Globe Indemnity	6,118 08	879 09	5,238 99	1,038 59	.....	894 12	144 47	1,038 59	19.82	4,280 76	1,638 59	38.27
Guardian Ins. of Canada	6,031 71	.....	6,031 71	996 14	.....	946 14	50 00	996 14	16.50	5,763 17	1,016 14	17.63
Hartford Acc. & Indem.	16,280 37	4,362 12	11,918 25	749 49	.....	589 31	160 18	749 49	6.29	10,756 86	57 32	.53
Home	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Imperial Ins. Office	37 00	.....	37 00	.....	.....	.....	.....	.....	.....	22 20	.....	.....
Indemnity of N.A.	1,580 11	—572 14	2,152 25	1,110 55	.....	1,105 55	5 00	1,110 55	51.60	4,976 05	1,155 55	23.22
Law, Union & Rock	465 95	37 47	428 48	48 50	.....	48 50	.....	48 50	11.32	439 22	48 50	11.04
L'pool & London & Globe	2,131 84	85 25	2,046 59	515 34	.....	457 84	57 50	515 34	25.18	1,606 46	515 34	32.07
London Guar. & Accident	15,423 71	5,515 55	9,908 16	1,537 78	33 98	1,488 30	15 50	1,503 80	15.17	2,955 39	1,688 80	57.14
London & Lancs. G. & A.	6,007 84	742 62	5,265 22	541 00	37 50	503 50	.....	503 50	9.56	4,620 89	903 50	19.55
London & Provincial	702 67	58 01	644 66	14 35	.....	14 35	.....	14 35	2.23	691 13	14 35	2.08
London & Scottish	187 43	.....	187 43	.....	.....	.....	.....	.....	.....	143 61	.....	.....
Maryland Casualty	13,993 74	—44 33	14,038 07	2,592 43	.....	2,592 43	.....	2,592 43	18.47	11,596 81	2,665 88	22.98
National Surety	10,945 09	.....	10,945 09	1,899 40	.....	1,615 30	284 10	1,899 40	17.35	10,213 33	1,820 40	17.82
New York Casualty	107 70	.....	107 70	.....	.....	.....	.....	.....	.....	52 67	.....	.....
North American Acc.	114 00	85 59	28 41	.....	.....	.....	.....	.....	.....	162 13	.....	.....
North Brit. & Mercantile	6,443 99	.....	6,443 99	707 09	.....	666 09	41 00	707 09	10.97	5,083 70	707 09	13.91
Northern Assurance	18,225 83	1,508 87	16,716 96	1,113 63	5 00	1,020 74	87 89	1,108 63	6.63	16,494 13	2,431 13	14.73
Norwich Union Fire	12,688 62	1,206 23	11,482 39	6,732 35	.....	6,538 00	194 35	6,732 35	58.63	11,195 29	6,027 35	53.84
Ocean Accident & Guar.	26,070 79	4,136 12	21,934 67	8,763 96	.....	8,763 96	.....	8,763 96	39.95	22,041 19	8,813 96	39.99
Pilot Auto. & Accident	1,122 30	.....	1,122 30	.....	.....	.....	.....	.....	.....	510 12	.....	.....
Preferred Accident	75 25	.....	75 25	.....	.....	.....	.....	.....	.....	45 07	.....	.....
Provident	67 50	.....	67 50	92 42	.....	84 42	8 00	92 42	136.91	69 78	192 42	275.75
Queensland	—48 00	.....	—48 00	.....	.....	.....	.....	.....	.....	—21 88	.....	.....
Railway Passengers	960 12	.....	960 12	50 75	.....	50 75	.....	50 75	5.29	916 82	50 75	5.54
Royal Exchange	266 75	7 60	259 15	.....	.....	.....	.....	.....	.....	217 29	.....	.....
Royal Insurance	15,228 48	1,182 81	14,045 67	6,025 95	.....	5,942 05	83 90	6,025 95	42.90	11,524 21	6,190 95	53.72

Sun Insurance Office	487 52	48 12	439 40	....	....	....	....	....	....	243 87	....	....
Toronto Casualty	1,014 06	58 37	955 69	799 68	....	760 28	39 40	799 68	83.67	1,582 33	799 68	50.53
Travellers Indemnity	58,470 61	2,498 55	55,972 06	5,181 55	....	4,519 20	662 35	5,181 55	9.25	54,088 10	10,007 14	18.50
Union Assurance Society	819 34	....	819 34	58 77	....	58 77	....	58 77	7.17	801 77	—91 23	....
United States Fidelity	44,180 35	4,556 56	39,623 79	37,014 64	19,149 49	17,650 40	214 75	17,865 15	45.09	55,091 53	12,730 15	23.11
Western	5,965 17	2,148 78	3,816 39	160 30	52 09	103 21	5 00	108 21	2.83	2,651 43	400 71	15.11
World Marine & General	26,883 23	14,555 08	12,328 15	1,751 95	875 98	798 08	77 89	875 97	7.11	11,917 12	2,085 97	17.50
Yorkshire	7,190 72	1,053 99	6,136 73	964 65	396 04	563 61	5 00	568 61	9.27	5,107 91	893 61	17.49
Zurich	14,536 78	24 00	14,512 78	13,264 58	....	12,356 02	908 56	13,264 58	91.41	19,505 05	14,814 58	75.95
Totals	488,712 07	77,610 90	411,101 17	132,349 67	23,417 36	105,719 03	3,213 28	108,932 31	26.49	398,189 10	105,773 37	26.59

CREDIT

JOINT STOCK												
American Credit	98,097 28	....	98,097 28	23,092 87	....	19,620 11	3,472 76	23,092 87	23.54	100,183 12	23,092 87	23.05
National Surety	38,078 86	....	38,078 86	4,411 46	....	4,411 46	....	4,411 46	11.58	40,411 71	4,411 46	10.91
Totals	136,176 14	....	136,176 14	27,504 33	....	24,031 57	3,472 76	27,504 33	20.19	140,594 83	27,504 33	19.56

EXPLOSION

JOINT STOCK												
Acadia	....	....	....	....	....	....	....	....	....	....	....	....
California	99 88	64	99 24	....	....	....	....	....	....	89 05	....	....
Continental Insurance	263 90	138 90	125 00	....	....	....	....	....	....	139 80	....	....
Fidelity-Phoenix Fire	121 40	....	121 40	....	....	....	....	....	....	86 84	....	....
First American	17 50	....	17 50	....	....	....	....	....	....	10 50	....	....
London-Canada	....	....	....	....	....	....	....	....	....	....	....	....
North Brit. & Mercantile	....	....	....	....	....	....	....	....	....	....	....	....
Phoenix Assurance	....	....	....	....	....	....	....	....	....	....	....	....
St. Paul Fire & Marine	170 00	....	170 00	....	....	....	....	....	....	102 00	....	....
Totals	672 68	139 54	533 14	....	....	....	....	....	....	428 19	....	....

FORGERY

JOINT STOCK												
Canadian Surety	7,009 66	63 75	6,945 91	....	....	....	....	....	....	2,375 51	....	....
Employers' Liability	687 63	6 31	681 32	....	....	....	....	....	....	—434 82	....	....
Globe Indemnity	256 50	85 50	171 00	....	....	....	....	....	....	60 67	....	....
Maryland Casualty	....	....	....	....	....	....	....	....	....	21 22	....	....
Metropolitan Cas. Co., of N.Y.	15 60	....	15 60	....	....	....	....	....	....	58 66	....	....
National Surety	11,010 84	....	11,010 84	112 25	....	57 00	55 25	112 25	1.01	3,243 82	112 25	3.46
Royal Insurance	1,662 63	233 75	1,428 88	....	....	....	....	....	....	1,149 12	....	....
United States Fidelity	3,946 04	....	3,946 04	485 59	....	485 59	....	485 59	12.29	4,325 71	485 59	11.21
Totals	24,588 90	389 31	24,199 59	597 84	....	542 59	55 25	597 84	2.47	10,799 89	597 84	5.53

TABLE XI—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1927, ACCORDING TO CLASSES OF INSURANCE—*Continued*

GUARANTEE

Companies	Premiums Written			Losses Paid					Ratio losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Adjustment Expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK												
Aetna Casualty	3,007 08	....	3,007 08	4,702 73	....	4,702 73	....	4,702 73	156.39	3,007 08	5,018 79	166.90
Alliance Assurance	3,523 91	790 56	2,733 35	174 25	....	31 35	142 90	174 25	6.37	3,024 78	74 25	2.45
American Surety	14,854 77	....	14,854 77	613 97	....	600 00	13 97	613 97	4.13	10,558 28	613 97	5.81
British America	25,070 45	1,838 62	23,231 83	1,794 88	423 28	798 53	573 07	1,371 60	5.90	21,807 58	18,821 10	86.30
Canada Accident & Fire	5,233 56	1,003 61	4,229 95	—111 89	540 35	—993 51	341 27	—652 24	....	5,282 51	—3,232 24	....
Canadian Indemnity	10,984 60	398 44	10,586 16	....	....	....	....	....	....	11,821 96	....	....
Canadian Surety	80,794 04	21,545 02	59,249 02	12,184 68	4,398 44	6,676 23	1,110 01	7,786 24	13.14	60,606 61	11,056 65	18·24
Casualty Co. of Canada	12,550 55	2,959 00	9,591 55	....	....	....	....	....	....	7,161 85	....	....
Century	....	....	....	....	....	....	....	....	....	....	....	....
Dom. of Canada G. & A.	108,145 82	22,899 87	85,245 95	30,810 29	4,227 77	25,692 12	890 40	26,582 52	31.18	73,356 18	30,512 75	41.62
Dominion Gresham	11,066 02	587 79	10,478 23	1,435 20	1,006 52	428 68	....	428 68	4.09	13,880 18	428 68	3.08
Employers' Liability	59,789 05	4,587 39	55,201 66	4,161 46	....	4,143 46	18 00	4,161 46	7.53	49,361 72	5,961 46	12.07
Fidelity&Casualty of N.Y.	....	....	....	....	....	....	....	....	....	....	....	....
Fidelity Ins. of Canada	73,737 13	29,233 18	44,503 95	13,887 05	212 72	13,334 49	339 84	13,674 33	30.72	40,922 16	4,574 33	11.17
Gen. Accident of Canada	68,053 90	2,972 78	65,081 12	19,761 95	....	19,761 95	....	19,761 95	30.36	64,703 79	7,143 95	11.04
Globe Indemnity	49,165 35	6,201 39	42,963 96	18,928 96	1,464 09	13,920 86	3,544 01	17,464 87	40.65	42,232 65	27,033 87	64.01
Guarantee Co. of N.A.	75,994 35	8,395 99	67,598 36	37,953 47	7,484 05	29,723 60	745 82	30,469 42	45.07	75,486 93	44,572 42	59.05
Guardian Ins. of Canada	3,420 08	71 00	3,349 08	—242 35	....	—320 12	77 77	—242 35	....	3,331 91	157 65	4.73
Hartford Acc. & Indem.	1,550 11	....	1,550 11	....	....	....	....	....	....	1,254 81	—1,000 00	....
Imperial Ins. Office	361 55	20 00	341 55	....	....	....	....	....	....	259 07	....	....
International Fidelity	2,313 00	....	2,313 00	191 37	....	191 37	....	191 37	8 27	2,273 60	191 37	8.41
Law, Union & Rock	601 35	....	601 35	....	....	....	....	....	....	721 47	....	....
L'pool, London & Globe	5,273 19	122 28	5,150 91	3,185 64	....	3,185 64	....	3,185 64	61.84	5,870 39	5,084 64	86.61
London Guarantee & Acc.	73,871 64	12,410 34	61,461 30	—712 45	93 02	—1,413 59	608 12	805 47	....	56,398 39	—1,070 47	....
London & Lancs. G. & A.	44,659 76	3,880 48	40,779 28	10,155 29	....	10,155 29	....	10,155 29	24.90	39,147 51	6,670 29	17.04
London & Provincial	3,633 81	891 73	2,742 08	20 00	....	....	20 00	20 00	73	4,611 45	20 00	.43
London & Scottish	....	....	....	....	....	....	....	....	....	56	....	....
Maryland Casualty	17,975 90	697 70	17,278 20	976 16	....	976 16	....	976 16	5.64	11,980 13	2,616 94	21.84
National Surety	42,181 22	2,591 94	39,589 28	16,929 65	....	14,592 35	2,337 30	16,929 65	42.76	40,436 18	16,419 44	40.61
New York Casualty	9 09	....	9 09	....	....	....	....	....	....	5 97	....	....
North Brit. & Mercantile	769 59	....	769 59	2 00	....	2 00	....	2 00	.26	628 68	2 00	.32
Northern Assurance	23,236 30	1,081 52	22,154 78	92 29	....	92 29	....	92 29	.42	13,996 20	92 29	.66
Norwich Union Fire	13,042 33	1,531 73	11,510 60	1,139 44	21 75	1,117 69	....	1,117 69	9.71	11,707 80	382 69	3.27
Ocean Accident & Guar.	16,283 49	2,921 76	13,361 73	6,587 94	2,688 81	3,566 36	332 77	3,899 13	29.19	12,853 04	899 13	6.99
Pilot Auto. & Accident	633 46	....	633 46	....	....	....	....	....	....	380 08	....	....
Provident	205 22	....	205 22	5 40	....	3 58	1 82	5 40	2.63	325 14	5 40	1.66
Railway Passengers	2,425 63	....	2,425 63	99 35	....	77 12	22 23	99 35	4.10	2,225 43	99 35	4.46
Royal Exchange	179 83	....	179 83	....	....	....	....	....	....	158 22	....	....
Royal Insurance	22,929 72	13,385 71	9,544 01	264 57	....	201 43	63 14	264 57	2.77	10,063 48	14 57	.14
Scottish Metropolitan	2,045 60	815 14	1,230 46	....	....	....	....	....	....	1,348 99	....	....
Sun Insurance Office	2,867 72	759 22	2,108 50	....	....	....	....	....	....	1,959 77	....	....
Toronto Casualty	6,032 20	150 50	5,881 70	109 35	....	109 35	....	109 35	1.85	5,322 82	—19.15	....
United States Fidelity	194,108 86	13,019 42	181,089 44	36,233 58	2,965 78	26,725 91	6,541 89	33,267 80	18.37	202,030 36	28,160 93	13.94

Western	31,635 49	8,403 65	23,231 84	2,983 21	1,611 61	798 52	573 08	1,371 60	5.90	20,211 52	18,761 10	92.82
World Marine & General	4,425 64	2,806 77	1,618 87	75 77	37 89	37 88		37 88	2.34	1,452 61	37 88	2.61
Yorkshire	951 99	70 00	881 99							704 57	25 00	3.55
Totals	1,119,594 35	169,044 53	950,549 82	224,393 21	27,176 08	178,919 72	18,297 41	197,217 13	20.74	934,874 41	230,131 03	24.62

HAIL

JOINT STOCK												
Home	646 20		646 20							646 20		
New York Underwriters	193 79	179 37	14 42							5 23		
London-Canada												
Totals	839 99	179 37	660 62							651 43		

INLAND MARINE

JOINT STOCK												
Aetna												
Automobile	12,836 04		12,836 04	2,913 08		2,631 16	281 92	2,913 08	22.70	11,862 20	2,737 77	23.08
British America	24,821 80	14,860 64	9,961 16	18,650 33	12,631 22	6,019 11		6,019 11	60.42	9,182 09	6,879 11	74.91
China Fire												
Commercial Union	2,642 29		2,642 29	2,973 70		2,973 70		2,973 70	112.54	1,585 38	2,973 70	187.57
Columbia												
Continental Insurance												
Eagle, Star & Brit. Dom.	18,597 35		18,597 35	6,117 82		5,892 29	225 53	6,117 82	32.89	17,619 26	6,000 81	34.06
Fidelity-Phoenix Fire of N.Y.												
Fireman's Fund												
General Acc., Fire & Life												
Hand-in-Hand												
Hartford Fire												
Home												
L'pool & London & Globe												
Marine Insurance												
Providence Washington												
Royal Exchange	4,701 62		4,701 62	2,330 47		2,104 94	225 53	2,330 47	49.55	6,194 27	2,154 96	34.79
St. Paul Fire & Marine	20,315 59	465 46	19,850 13	—1,224 34	—736 59	—487 75		—487 75		19,850 13	32,654 27	164.50
Scottish Metropolitan	12,034 17	1,946 81	10,087 36	14,199 85	7,522 26	6,677 59		6,677 59	66.20	10,282 55	7,099 59	69.05
Standard Marine	16,807 46	5,984 82	10,822 64	3,506 80	888 62	2,618 18		2,618 18	24.19	11,528 14	6,993 18	60.66
Tokio Marine & Fire	10,902 78	941 58	9,961 20	10,036 09	4,017 05	6,019 04		6,019 04	60.42	9,543 39	6,878 04	72.07
Toronto Casualty	27 50		27 50							22 50		
Union of Canton												
U.S. Merchants & Shippers	7,379 67		7,379 67	11,846 53		10,700 07	1,146 46	11,846 53	160.52	7,906 96	11,612 51	146.86
Western Assurance	64,778 18	44,855 79	19,922 39	57,260 29	45,222 08	12,038 21		12,038 21	60.42	17,205 38	13,757 21	79.96
Yorkshire												
Totals	195,844 45	69,055 10	126,789 35	128,610 62	69,544 64	57,186 54	1,879 44	59,065 98	46.58	122,782 25	99,741 15	81.23

TABLE XI—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1927, ACCORDING TO CLASSES OF INSURANCE—*Continued*

INLAND TRANSPORTATION

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Adjustment Expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK												
Aetna	4,770 69		4,770 69	63 71		47 71	16 00	63 71	1.33	5,271 39	63 71	1.21
Agricultural												
Alliance of Philadelphia	2,716 76		2,716 76	164 29		164 29		164 29	6.07	2,247 27	149 63	6.66
American & Foreign	2,217 30		2,217 30							2,217 30		
Automobile	5,445 61		5,445 61	15 00		15 00		15 00	.27	4,388 07	15 00	.34
British America	7,783 74	3,425 19	4,358 55	1,082 41	193 90	888 51		888 51	20.38	4,326 84	548 51	12.67
Canadian Indemnity	40 00		40 00							32 92		
Columbia	16,781 00		16,781 00	340 41		340 41		340 41	2.02	16,724 27	340 41	2.03
Commercial Union												
Continental Insurance	1,370 84	112 50	1,258 34	104 63		85 93	18 70	104 63	8.32	1,087 64	279 63	25.70
Dom. of Canada G. & A.	4,665 18		4,665 18	1,627 75	47 25	1,580 50		1,580 50	33.87	4,185 96	1,782 10	42.57
Eaton, T. General	10,595 07		10,595 07	5,112 81		5,112 81		5,112 81	48.25	10,595 07	5,112 81	48.25
Fidelity-Phoenix Fire	990 65	25 00	965 65	24 32		22 32	2 00	24 32	2.52	812 44	174 32	21.47
Fireman's Fund	3,894 88		3,894 88	986 12		986 12		986 12	25.31	3,793 41	991 12	26.12
First American	107 50		107 50							68 14		
General Acc., Fire & Life	2,900 16	156 25	2,743 91	49 75		49 75		49 75	1.81	2,537 73	96 75	3.81
Glens Falls	5,025 07	27 52	4,997 55	7,349 04	292 86	7,056 18		7,056 18	141.19	4,076 35	3,631 23	89.08
Globe Indemnity												
Globe & Rutgers	2,142 39		2,142 39	2,258 84		2,193 84	65 00	2,258 84	105.43	2,121 91	2,258 84	106.45
Great American												
Guardian Ins. of Canada	1,185 43		1,185 43	89 75		89 75		89 75	7.57	1,028 92	89 75	8.72
Hartford Fire	20,836 77		20,836 77	12,864 21		12,851 46	12 75	12,864 21	61.74	20,755 51	13,155 57	63.38
Home	7,868 05		7,868 05	1,692 81		1,692 81		1,692 81	21.51	7,781 49	1,608 81	20.67
Insurance Co. of N.A.	21,339 34		21,339 34	5,416 85		5,416 85		5,416 85	25.38	20,329 29	5,416 85	26.65
Insurance Co. of Penn.												
L'pool & London & Globe												
London Assurance	16,955 11		16,955 11	24,714 78		24,714 78		24,714 78	145.76	14,876 48	28,679 12	192.78
London Guar. & Accident	328 00		328 00	300 00		300 00		300 00	91.46	193 19	300 00	155.28
London & Lancs. G. & A.	57 50		57 50							57 50		
Marine Insurance	30,964 15		30,964 15	51 00		51 00		51 00	.16	38,666 85	51 00	.16
National Fire of Hartford												
New Hampshire Fire												
Niagara Fire	93 60		93 60	194 12		150 00	44 12	194 12	207.39	95 44	194 12	203.39
North Brit. & Mercantile	1,632 99		1,632 99	206 89		206 89		206 89	12.67	1,294 75	216 89	16.75
Northern Assurance	3,006 73	28 96	2,977 77	526 44		453 61	72 83	526 44	17.68	2,493 42	818 94	32.84
Norwich Union Fire	1,761 78	4 52	1,757 26	400 30		390 30	10 00	400 30	22.77	1,440 79	—99 70	
Pilot Auto. & Accident	169 02		169 02							101 42		
Providence Washington	327 20		327 20	55 19		55 19		55 19	16.88	303 05	55 19	18.21
Queen of America	356 32		356 32	500 00		500 00		500 00	140.32	351 41	500 00	142.28
Railway Passengers	292 09		292 09	130 15		107 00	23 15	130 15	44.56	208 49	330 15	158.35
St. Paul Fire & Marine	35,497 56	1,220 90	34,276 66	17,759 86		16,713 20	1,046 66	17,759 86	51.81	30,999 72	19,751 38	63.71

Scottish Metropolitan	7,628 09	3,598 14	4,029 95	1,134 74	239 64	895 10	....	895 10	22.21	4,226 00	330 10	7.81
Standard Marine	3,256 66	1,150 37	2,106 29	169 06	90 22	78 84	....	78 84	3.74	2,229 74	72 66	....
Tokio Marine & Fire	9,985 53	5,626 95	4,358 58	1,012 75	124 25	888 50	....	888 50	20.38	4,316 03	546 50	12.66
Toronto Casualty	2,258 55	....	2,258 55	1,781 44	....	1,771 44	10 00	1,781 44	78.87	2,465 20	2,187 44	88.73
Union Assurance Society	....	....	....	....	....	....	....	....	....	....	....	....
Union of Canton	26,921 25	82 08	26,839 17	5,676 98	....	5,676 98	....	5,676 98	21.15	28,070 00	3,589 98	12.78
U.S. Merchants & Shippers	84 00	....	84 00	....	....	....	....	....	....	345 27	....	....
Western	48,972 05	40,255 03	8,717 02	5,954 75	4,177 75	1,777 00	....	1,777 00	20.38	10,997 83	1,189 00	10.81
World Fire & Marine	83 00	....	83 00	....	....	....	....	....	....	—18 52	....	....
World Marine & General	4,342 21	2,175 07	2,167 14	649 30	324 65	277 15	47 50	324 65	14.98	1,909 72	617 15	32.32
Yorkshire	1,548 78	—2 36	1,551 14	514 09	....	479 09	35 00	514 09	33.14	1,600 06	—155 91	....
Totals	319,198 60	57,886 12	261,312 48	100,974 54	5,490 52	94,080 31	1,403 71	95,484 02	36.54	261,605 76	94,743 73	36.21

LIABILITY

JOINT STOCK												
Alliance Assurance	3,778 32	....	3,778 32	23 50	....	18 50	5 00	23 50	.62	5,823 39	—56 50	....
Autocar	20 00	....	20 00	....	....	....	....	....	....	33 64	....	....
Boiler Inspection	....	....	....	....	....	....	....	....	....	....	....	....
British America	3,634 92	438 31	3,196 61	674 87	82 32	534 65	57 90	592 55	18.53	2,575 71	871 05	33.81
Canada Accident	5,639 57	1,031 67	4,607 90	730 11	10 00	675 11	45 00	720 11	15.63	4,395 39	870 11	19.79
Canadian Indemnity	3,650 70	10 46	3,640 24	20 00	....	20 00	....	20 00	.55	1,794 33	570 00	31.76
Canadian Surety	4,064 54	1,256 87	2,807 67	343 22	149 11	184 11	10 00	194 11	6.90	2,137 31	172 15	8.05
Car & General	6 66	....	6 66	....	....	....	....	....	....	86 86	....	....
Casualty Co. of Canada	1,566 02	428 67	1,137 35	327 40	....	314 90	12 50	327 40	28.78	905 63	387 40	42.77
Commercial Union	81 60	11 66	69 94	....	....	....	....	....	....	65 30	....	....
Continental Casualty	1,679 58	53 40	1,626 18	586 50	....	491 50	95 00	586 50	36 06	1,202 34	611 50	50.85
Dom. of Canada G. & A.	9,622 06	973 79	8,648 27	2,045 87	371 09	1,674 78	....	1,674 78	19.38	8,707 58	1,934 78	22.28
Dominion Gresham	7,436 83	168 78	7,268 05	2,076 72	....	2,076 72	....	2,076 72	28.57	7,307 39	2,367 72	32.40
Employers' Liability	78,848 11	4,256 79	74,591 32	23,570 08	....	23,085 02	485 06	23,570 08	31.60	72,160 86	18,765 08	26.00
Fidelity Casualty of N.Y.	....	....	....	....	....	....	....	....	....	....	....	....
Fidelity Ins. of Canada	22,212 87	2,355 19	19,857 68	6,180 61	181 00	5,830 01	169 60	5,999 61	30.16	16,208 90	9,749 61	60.15
Gen. Accident of Canada	49,681 46	1,871 16	47,810 30	11,506 02	502 14	11,003 88	....	11,003 88	23.01	44,172 64	15,197 36	34.40
Gen. Accident Fire & Life	1,259 75	24 87	1,234 88	89 00	....	89 00	....	89 00	7.21	1,181 01	89 00	7.53
General Casualty of Paris	65 00	....	65 00	....	....	....	....	....	....	39 00	....	....
Globe Indemnity	183,665 87	9,365 45	174,300 42	109,718 02	13,921 11	68,323 59	2,747 32	95,796 91	54.96	164,472 40	106,456 91	64.72
Guardian Ins. of Canada	3,190 38	755 57	2,434 81	2,028 08	....	1,753 08	275 00	2,028 08	83.29	2,480 92	2,065 08	83.23
Hartford Acc. & Indem.	18,457 33	2,129 38	16,327 95	11,961 60	555 29	10,336 66	1,069 65	11,406 31	69.86	15,458 71	13,811 31	89.34
Hartford Fire	....	....	....	....	....	....	....	....	....	....	....	....
Hartford Steam Boiler	....	....	....	....	....	....	....	....	....	....	....	....
Imperial Ins. Office	2,215 60	1,595 34	620 26	....	....	....	....	....	....	403 04	....	....
Indemnity of N.A.	16,916 35	....	16,916 35	8,300 14	....	6,805 62	1,494 52	8,300 14	49.06	16,639 90	6,855 14	41.19
London & Lancs. G. & A.	22,215 52	6,391 32	15,824 20	9,915 44	895 68	9,019 76	....	9,019 76	57.00	13,879 00	11,819 76	85.16
Law, Union & Rock	21,388 84	21 81	21,367 03	3,703 80	....	3,703 80	....	3,703 80	17.33	17,195 31	5,003 80	29.08
L'pool & London & Globe	8,715 67	116 25	8,599 42	8,408 71	....	8,345 71	63 00	8,408 71	97.78	8,450 34	8,083 71	95.66
London Guar. & Accident	17,160 41	240 30	16,920 11	4,451 40	....	4,412 90	38 50	4,451 40	26.30	16,327 53	6,611 40	40.49
London and Provincial	1,426 25	120 00	1,306 25	96 63	....	70 13	26 50	96 63	7.39	1,173 28	96 63	8.24
London and Scottish	385 25	59 57	325 68	....	....	....	....	....	....	375 19	....	....
Maryland Casualty	5,535 76	28 27	5,507 49	1,207 40	....	1,207 40	....	1,207 40	21.92	4,359 01	1,232 91	28.28
Motor Union	322 37	....	322 37	13 00	....	13 00	....	13 00	4.02	374 86	—62 00	....
New York Casualty	28 52	....	28 52	....	....	....	....	....	....	28 41	....	....
Northern Assurance	12,016 35	1,611 93	10,404 42	6,935 59	434 71	5,602 30	898 58	6,500 88	62.48	10,481 46	5,963 38	56.90
North American Accident	1,572 36	1,125 70	446 66	1,179 10	....	971 60	207 50	1,179 10	263.98	820 43	1,204 10	146.76
North Brit. & Mercantile	6,282 79	250 00	6,032 79	8,272 94	....	7,269 75	1,003 19	8,272 94	137.13	5,420 68	8,652 94	159.63
Norwich Union	9,320 71	238 96	9,081 75	5,114 58	....	4,978 79	135 79	5,114 58	56.32	9,640 91	7,704 58	79.91

TABLE XI—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1927, ACCORDING TO CLASSES OF INSURANCE—*Continued*

LIABILITY

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Adjustment Expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Joint Stock												
Ocean Accident & Guar.	16,324 45	1,554 87	14,769 58	3,112 75	508 00	2,286 20	318 55	2,604 75	17.64	16,070 30	7,254 75	145.14
Pilot Auto. & Accident	......	......	......	......	......	......	......	......	......	......	......	......
Provident	500 68	......	500 68	312 80	......	256 00	56 80	312 80	62.45	312 66	317 80	101.64
Queensland	135 00	......	135 00	......	......	......	......	......	......	82 67	......	......
Railway Passengers	2,885 20	257 12	2,628 08	220 52	......	187 02	33 50	220 52	8.39	2,542 60	—9 48	......
Royal Exchange	1,358 77	360 89	997 88	69 40	......	69 40	......	69 40	6.95	920 36	69 40	7.55
Royal Insurance	9,770 53	90 74	9,679 79	5,960 66	445 93	5,116 65	398 08	5,514 73	56.97	10,994 33	4,174 73	37.97
Scottish Metropolitan	1,752 28	69 49	1,682 79	44 50	4 00	29 00	11 50	40 50	2.41	1,154 60	540 50	46.81
Sun Insurance Office	1,637 62	250 19	1,387 43	480 00	28 20	443 00	8 80	451 80	32.56	1,074 51	414 20	38.54
Toronto Casualty	15,649 08	......	15,649 08	3,621 10	......	3,114 94	506 16	3,621 10	23.13	14,925 19	3,523 60	23.60
Travellers' Insurance	17,735 90	......	17,735 90	1,002 50	......	900 96	101 54	1,002 50	5.65	11,459 75	5,391 21	47.04
Union Assurance Society	688 23	......	688 23	76 99	......	76 99	......	76 99	11.18	879 88	—433 01	......
Union of Canton	87,343 73	—1,845 93	89,189 66	30,244 47	......	27,835 62	2,408 85	30,244 47	33.91	80,247 18	37,752 47	47.04
United States Fidelity	40,064 05	78 31	39,985 74	8,120 70	......	6,755 49	1,365 21	8,120 70	20.31	36,480 88	7,469 70	20.47
Western	4,100 74	904 14	3,196 60	666 09	73 59	534 60	57 90	592 50	18.53	2,566 20	871 00	33.94
World Marine & General	12,684 34	6,915 54	5,768 80	6,458 29	3,236 19	2,947 47	274 63	3,222 10	55.85	6,590 22	3,024 60	45.89
Yorkshire	2,764 81	938 73	1,826 08	99 90	......	98 90	1 00	99 90	5.47	5,977 26	—1,165 10	......
Zurich	6,948 41	......	6,948 41	5,722 29	......	4,888 20	834 09	5,722 29	82.36	6,161 36	7,787 29	126.39
Totals	746,408 14	46,505 56	699,902 58	295,693 29	21,398 36	234,352 71	39,942 22	274,294 93	39.19	655,218 61	314,012 57	47.92

LIVE STOCK

Companies	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Adjustment Expenses (net)	Total (net)	Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
Joint Stock												
Canadian General	5,070 22	759 57	4,310 65	3,992 92	558 34	2,956 66	477 92	3,434 58	79.68	5,299 35	2,409 58	45.47
Hartford Acc. & Indem.	......	......	......	......	......	......	......	......	......	......	......	......
Hartford Live Stock	49,162 84	......	49,162 84	41,886 95	......	39,780 00	2,106 95	41,886 95	85.20	50,297 88	54,786 95	108.92
Yorkshire	568 24	......	568 24	56 50	......	56 50	......	56 50	9.94	593 16	18 50	......
Totals	54,801 30	759 57	54,041 73	45,936 37	558 34	42,793 16	2,584 87	45,378 03	83.96	56,190 39	57,178 03	101.75

OCEAN MARINE

JOINT STOCK												
Automobile	14,921 49		14,921 49	9,727 79		9,616 37	111 42	9,727 79	65.20	14,921 49	9,329 33	62.52
British America	31,290 56	22,881 79	8,408 77	14,510 26	1,408 28	13,101 98		13,101 98	155.81	7,850 98	13,212 98	168.29
British Traders	13,809 14	936 28	12,872 86	7,700 71		7,700 71		7,700 71	59.82	13,512 68	8,756 71	64.80
China Fire												
Columbia	206 71		206 71							206 71		
Commercial Union	250 90		250 90							150 54		
Continental Insurance												
Eagle, Star & Brit. Dom.	20,448 79		20,448 79	17,593 78		17,232 36	361 42	17,593 78	86.04	20,448 79	17,328 14	84.74
Fidelity-PhoenixFire,N.Y												
Fireman's Fund												
Glens Falls												
Hartford Fire												
Insurance Co. of N.A.	6,616 67		6,616 67	316 47		316 47		316 47	4.78	6,616 67	316 47	4.78
L'pool & London & Globe												
Marine Insurance	2,089 81		2,089 81	708 75		690 75	18 00	708 75	33.91	2,089 81	708 75	33.91
Norwich Union Fire												
Phoenix of London												
Providence, Washington	14,572 80	2,245 93	12,326 87	8,385 42		8,385 42		8,385 42	68.03	12,326 87	8,575 95	69.57
Queensland												
Royal Exchange	11,937 18		11,937 18	7,782 23		7,693 09	89 14	7,782 23	65.19	11,937 18	7,383 77	61.86
St. Paul Fire & Marine	904 05		904 05	6 25	75 08	—68 83		—68 83		904 05	—553 83	
Scottish Metropolitan	51,047 33	48,135 72	2,911 61	36,623 86	24,356 86	12,267 00		12,267 00	421.31	2,451 07	8,384 00	342.05
Standard Marine	21,568 37	3,245 42	18,322 95	11,319 69	1,334 60	9,985 09		9,985 09	54.49	16,339 59	9,471 09	57.96
Tokio Marine & Fire	30,867 62	22,459 10	8,408 52	14,614 81	1,512 83	13,101 98		13,101 98	155.81	7,672 57	13,202 98	172.08
Toronto Casualty												
Union of Canton	88,197 10	18,130 66	70,066 44	53,162 91	11,999 76	41,163 15		41,163 15	58.74	72,142 40	37,778 15	52.36
U.S. Merchants & Shippers	60,680 76		60,680 76	39,559 67		39,106 56	453 11	39,559 67	65.20	60,680 76	39,028 38	64.31
Western	190,881 49	174,082 17	16,799 32	102,691 70	65,630 25	37,061 45		37,061 45	220.61	14,639 45	21,920 45	149.73
Yorkshire	764 40		764 40							701 32		
Totals	561,046 17	292,117 07	268.938 10	324,704 30	106,317 66	217,353 55	1,033 09	218,386 64	81.20	265,592 93	194,843 32	73.36

PLATE GLASS

JOINT STOCK												
Alliance Assurance	2,185 16		2,185 16	452 20		452 20		452 20	20.69	2,193 99	455 20	20.75
Autocar	376 97		376 97	11 00		11 00		11 00	2.92	337 64	36 00	10.66
British America	2,037 65	481 70	1,555 95	217 61	49 64	163 97	4 00	167 97	10.79	1,436 51	150 47	10.47
Canada Accident & Fire	9,604 83	238 25	9,366 58	2,257 48		2,197 95	59 53	2,257 48	24.10	7,742 02	2,497 48	32.25
Canada Security	242 70		242 70	93 66		91 16	2 50	93 66	38.54	152 39	93 66	61.46
Canadian Fire												
Canadian General	4,911 46		4,911 46	1,589 33		1,562 53	26 80	1,589 33	32.36	5,599 34	1,551 41	27.71
Canadian Indemnity	1,197 61		1,197 61							638 87		
Canadian Surety	2,574 67	331 61	2,243 06	1,021 24	243 83	774 55	2 86	777 41	34.64	2,222 45	804 42	36.20
Casualty Co. of Canada	33,228 21	305 48	32,922 73	13,420 73	38 00	13,382 73		13,382 73	40.64	28,900 70	13,610 18	47.09
Century	262 55		262 55							160 83		
Commercial Union	453 84		453 84	173 63		173 63		173 63	38.23	323 90	173 63	53.57
Continental Casualty	4,734 20		4,734 20	1,333 26		1,333 26		1,333 26	28.16	3,710 16	1,543 03	41.58
Dom. of Canada G. & A.	15,837 86		15,837 86	5,716 20		5,716 20		5,716 20	36.09	15,624 56	5,157 16	33.00
Dominion Gresham	5,692 89		5,692 89	1,296 98		1,296 98		1,296 98	22.78	5,125 65	896 98	17.49
Eagle, Star & Brit. Dom.	1,623 46		1,623 46	590 39		579 39	11 00	590 39	36.36	1,152 77	626 39	54.33
Employers' Liability	5,753 63		5,753 63	2,689 26		2,667 76	21 50	2,689 26	46.74	5,234 09	2,479 26	47.36
Fidelity & Casualty, N.Y.												

TABLE XI—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1927, ACCORDING TO CLASSES OF INSURANCE—*Continued*

PLATE GLASS

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Adjustment Expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK												
Fidelity Ins. of Canada	1,436 07	......	1,436 07	231 27	......	231 27	......	231 27	16.10	1,229 08	241 27	19.63
Gen. Accident of Canada	14,689 93	474 93	14,215 00	4,474 17	......	4,474 17	......	4,474 17	31.47	15,138 45	4,555 03	30.08
General Acc., Fire & Life	351 54	......	351 54	157 46	......	157 46	......	157 46	44.79	277 18	257 46	92.88
General Casualty of Paris	186 46	......	186 46	47 00	......	47 00	......	47 00	25.20	124 53	47 00	37.74
Globe Indemnity	1,688 62	......	1,688 62	929 87	......	899 73	30 14	929 87	55.06	1,659 34	977 87	58.93
Guardian Ins. of Canada	3,911 82	—29 25	3,941 07	931 11	......	884 46	46 65	931 11	23.62	3,958 23	727 11	18.37
Halifax Fire	1,205 59	......	1,205 59	230 22	......	230 22	......	230 22	19.08	877 01	230 22	26.25
Hand-in-Hand	5,258 91	......	5,258 91	1,318 53	......	1,318 53	......	1,318 53	25.07	5,695 36	1,411 53	24.78
Hartford Acc. & Indem.	1,703 86	......	1,703 86	745 13	......	720 13	25 00	745 13	43.73	1,793 22	589 14	32.85
Imperial Ins. Office	218 93	6 86	212 07	47 91	......	47 91	......	47 91	22.59	205 60	35 41	17.22
Indemnity of N.A.	2,787 90	......	2,787 90	1,371 71	......	1,358 21	13 50	1,371 71	49.20	2,881 87	1,863 71	64.67
Ins. Co. of Pennsylvania	......	......	......	......	......	......	......	......	......	......	......	......
Law, Union & Rock	667 77	......	667 77	53 95	......	53 95	......	53 95	8.08	680 68	53 95	7.93
L'pool & London & Globe	691 69	......	691 69	312 16	......	312 16	......	312 16	45.13	529 52	312 16	58.95
London G. & A.	2,325 78	......	2,325 78	1,008 99	......	1,008 99	......	1,008 99	43.38	2,117 78	1,078 99	50.94
London & Lancs. G. & A.	10,290 76	......	10,290 76	4,119 56	......	4,119 56	......	4,119 56	40.03	9,876 91	4,284 56	43.38
London & Provincial	301 04	......	301 04	......	......	......	......	......	......	206 42	......	......
London & Scottish	363 40	......	363 40	56 84	......	56 84	......	56 84	15.64	362 83	56 84	15.66
LumbermensMut.Cas.Co.	657 09	......	657 09	24 00	......	24 00	......	24 00	3.65	425 46	24 00	5.64
Maryland Casualty	2,986 60	......	2,986 60	788 58	......	788 58	......	788 58	26.39	2,895 96	682 05	23.55
Motor Union	617 27	......	617 27	229 16	......	229 16	......	229 16	37.12	697 58	259 16	37.16
Mount Royal	2,100 30	......	2,100 30	495 22	......	495 22	......	495 22	23.58	1,055 84	550 22	52.11
National Provincial	1,625 26	......	1,625 26	957 88	......	957 88	......	957 88	58.94	2,246 41	863 95	38.46
New York Casualty	3,361 40	......	3,361 40	944 28	......	944 28	......	944 28	28.09	3,450 27	859 28	24.90
North American Accident	2,160 30	1,277 82	882 48	820 98	......	820 98	......	820 98	93.03	2,318 46	455 98	19.66
North Brit. & Mercantile	1,340 21	......	1,340 21	661 33	......	661 33	......	661 33	49.35	1,226 91	354 23	28.87
Northern Assurance	15,398 26	......	15,398 26	4,532 16	......	4,518 31	13 85	4,532 16	29.43	15,818 28	4,531 16	28.65
Norwich Union	10,387 25	......	10,387 25	3,388 01	......	3,373 01	15 00	3,388 01	32.61	10,350 42	3,234 01	31.25
Ocean Accident & Guar.	69,140 49	......	69,140 49	20,013 03	......	20,013 03	......	20,013 03	28.95	68,436 69	20,003 03	29.23
Pilot Auto. & Accident	29 51	......	29 51	......	......	......	......	......	......	17 71	......	......
Provident	53 45	......	53 45	23 00	......	23 00	......	23 00	43.03	71 86	23 00	32.00
Queensland	297 85	......	297 85	13 04	......	13 04	......	13 04	4.37	182 31	13 04	7.15
Railway Passengers	2,430 57	......	2,430 57	845 58	......	845 58	......	845 58	34.79	2,443 76	960 58	39.31
Royal Insurance	3,095 54	......	3,095 54	775 09	......	770 30	4 79	775 09	25.04	2,644 32	750 09	28.37
Scottish Metropolitan	627 31	......	627 31	368 23	......	353 23	15 00	368 23	58.70	603 58	418 23	69.29
Sun Insurance Office	530 76	54 79	475 97	316 05	34 50	281 55	......	281 55	59.15	466 89	149 05	31.92
Toronto Casualty	5,072 76	......	5,072 76	1,503 70	......	1,490 20	13 50	1,503 70	29.64	3,929 30	1,536 39	39.10
Travellers' Indemnity	7,290 83	......	7,290 83	4,115 69	......	3,728 95	386 74	4,115 69	56.45	7,967 54	3,975 69	49.89
Union Assurance Society	470 44	......	470 44	59 83	......	59 83	......	59 83	12.71	398 81	59 83	15.00
United States Fidelity	4,774 17	......	4,774 17	1,001 99	......	1,001 99	......	1,001 99	21.00	4,394 36	808 69	18.39
Western	2,109 73	553 78	1,555 95	204 79	36 82	163 97	4 00	167 97	10.79	1,481 71	150 47	10.15

World Marine & General	27,058 95	13,529 48	13,529 47	7,886 77	3,943 38	3,934 54	8 85	3,943 39	29.15	13,934 31	3,787 39	27.18
Yorkshire	2,847 19		2,847 19	691 47		641 47	50 00	691 47	24.29	3,335 94	411 47	12.33
Zurich	1,429 01		1,429 01	264 69		255 69	9 00	264 69	18.52	1,223 45	289 69	23.68
Totals	306,690 26	17,225 45	289,464 81	97,823 40	4,346 17	92,713 02	764 21	93,477 23	32.29	280,188 01	91,948 20	32.92

PROPERTY

Joint Stock												
Acadia Fire	2 57	1 25	1 32							52		
Aetna	315 03		315 03	98 50		80 00	18 50	98 50	31.27	719 92	98 50	13.68
American Central	16 43	26	16 17							91 97		
American Insurance	17 08	6 49	10 59							4 44		
Boiler Inspection	12,942 06		12,942 06	3,508 37		3,508 37		3,508 37	27.10	17,861 53	3,848 72	21.54
British America	408 80	75 40	333 40							370 65	90	24
British Traders	23 79	29 05	5 26							—5 26		
Caledonian												
Canada Security	14 19	9 71	4 48							3 69		
Canadian Fire												
China Fire	15 45		15 45							15 33		
Citizens Ins. Co., Miss.	13 98	9 02	4 96							3 28		
City of New York												
Connecticut Fire	96 41	29 77	66 64							24 66		
Continental Insurance	948 73	83 56	865 17	104 28		94 53	9 75	104 28	12.06	1,765 44	151 78	8.60
Employers' Liability	207 72		207 72							105 56		
Equitable Fire & Marine	24 38	11 05	13 33							4 93		
Fidelity & Casualty, N.Y.												
Fidelity-PhoenixFire, N.Y	1,054 32	28 28	1,026 04	1,218 15		1,094 95	123 20	1,218 15	118.73	1,666 74	1,235 65	74.12
Firemen's Ins. of Newark												
First American	171 32	2 88	174 20							178 71		
Gen. Accident of Canada	33,621 81	1,271 98	32,349 83	10,747 71		10,747 71		10,747 71	33.22	25,823 91	11,774 48	45.59
Gen. Acc., Fire & Life	57 68	1 58	56 10							30 27	2 78	9.18
Glens Falls												
General Casualty of Paris	32 38		32 38							19 43		
Globe & Rutgers	448 94	12 11	436 83	71 00		68 00	3 00	71 00	16.25	708 40	167 00	23.58
Great American	967 22		967 22	240 60		240 60		240 60	24.87	1,869 27	268 60	14.56
Guardian Ins. of Canada	290 35		290 35	38 65		33 65	5 00	38 65	13.31	169 92	58 65	34.51
Halifax Fire												
Hartford Fire	50,986 87	91 21	50,895 66	24,084 52		22,768 51	1,316 01	24,084 52	47.32	60,987 65	29,225 80	47.92
Home	35,780 47	1 61	35,778 86	21,851 76		20,416 41	1,435 35	21,851 76	61.07	42,713 18	26,990 76	63.19
Insurance Co. of Canada												
Ins. Co. of Pennsylvania	4 54	10 38	14 92							30 88		
Insurance Co. of N.A.	1,066 88	12 07	1,078 95							1,287 06		
London-Canada	4 43	1 32	3 11							2 32		
Maryland Casualty	9,946 68		9,946 68	1,165 11		1,165 11		1,165 11	11.71	2,917 45	1,174 88	40.24
Merchants Marine												
National Fire of Hartford	1,310 08		1,310 08							829 97		
National Union Fire	2,954 55		2,954 55	1,769 53		1,683 91	85 62	1,769 53	59.89	5,280 33	2,263 68	42.87
New York Underwriters												
North Brit. & Mercantile	460 76	4 55	456 21							492 47	675 00	137.06
North River	284 48	136 20	148 28							138 19		
Northwestern National	1,024 30		1,024 30	604 95		529 10	75 85	604 95	59.05	780 19	504 20	64.62
Norwich Union	26 60	14 75	11 85	54		54		54	4.55	28 91	54	1.87
Providence Washington	7 79	10	7 69									
Reliance Ins. Co	14 70		14 70							—5 00		
Sentinel	67 47		67 47							19 93		

TABLE XI—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1927, ACCORDING TO CLASSES OF INSURANCE

PROPERTY

Companies	Premiums Written			Losses Paid					Ratio to losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Adjustment Expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK												
St. Paul Fire Marine	3,093 70	125 41	2,968 29	3,213 57	44 69	3,037 17	131 71	3,168 88	1.07	4,321 11	4,126 20	.95
Springfield Fire & Marine	1,647 65	386 72	1,260 93							688 56	50 00	7.26
Security Insurance	196 06	10	195 96	1 77	54	1 23		1 23	.63	—1 24	1 23	
Sun Ins. Office												
Toronto Casualty	9,292 78		9,292 78	2,507 88		2,239 82	268 06	2,507 88	26.98	7,745 37	2,212 88	28.57
Travellers' Indemnity	7,451 95		7,451 95	2,869 92		2,623 74	246 18	2,869 92	38.51	10,179 63	2,140 45	21.02
Union of Canton	8 12	9 25	1 13							—1 13		
United States Fire	55 78	6 16	49 62							374 76	1 20	.32
Western	835 91	428 97	406 94							463 96	90	.19
World Fire & Marine	75 97	80	75 17	26 75			26 75	26 75	35.68	61 06	—73 25	
Occidental	222 16	101 43	120 73							104 17	50 60	48.57
Scottish Canadian	198 00	31 24	166 76							91 94		
MUTUAL												
Lumbermen's Mut. Ins.										29 40		
Totals	178,709 32	2,884 00	175,825 32	74,123 56	45 23	70,333 35	3,744 98	74,078 33	42.13	191,004 43	86,952 13	45.52
SICKNESS												
JOINT STOCK												
Alliance Assurance	3,362 19	136 50	3,225 69	1,368 47		1,368 47		1,368 47	42.42	2,918 97	1,118 47	38.32
Autocar	161 30		161 30	71 56		71 56		71 56	44.36	121 93	71 56	58.69
British America	18,964 30	442 33	18,521 97	8,501 28	197 07	8,300 71	3 50	8,304 21	44.83	18,684 44	8,514 21	45.56
Canada Accident	13,457 81	781 64	12,676 17	3,372 03	294 11	3,077 92		3,077 92	24.28	10,722 26	2,452 92	22.87
Canadian Surety												
Canadian Indemnity												
Car & General												
Casualty Co. of Canada	11,648 99	536 58	11,112 41	3,237 96	157 24	3,080 72		3,080 72	27.72	7,369 56	2,830 72	38.41
Commercial Union	916 72		916 72	186 89		186 89		186 89	20.39	927 58	186 89	20.15
Continental Casualty	127,664 88	374 94	127,289 94	70,662 28	953 36	69,094 58	614 34	69,708 92	54.76	125,942 97	62,369 27	49.52
Dom. of Canada G. & A.	89,017 04	9,043 29	79,973 75	53,534 10	2,744 52	50,678 45	111 13	50,789 58	63.50	70,325 93	53,438 08	75.98
Dominion Gresham	4,884 37	252 22	4,632 15	1,699 18		1,699 18		1,699 18	36.68	4,639 03	2,099 18	45.25
Employers' Liability	50,053 93	6,124 22	43,929 71	20,525 15	2,830 65	17,666 09	28 41	17,694 50	40.27	41,100 78	17,834 50	43.39
Fidelity & Casualty of N.Y.												
Fidelity Ins. of Canada	3,409 83	1,086 66	2,323 17	1,357 62		1,357 62		1,357 62	58.43	2,138 84	1,307 62	61.13
Gen. Accident of Canada	16,048 87	1,431 89	14,616 98	5,692 67	391 18	5,301 49		5,301 49	36.26	14,900 60	6,058 49	40.65
Gen. Accident Fire & Life	223 50	38 25	185 25							72 20		
General Casualty of Paris	166 50		166 50							99 90		
Globe Indemnity	29,731 95	2,254 94	27,477 01	16,229 20	2,276 84	13,090 41	861 95	13,952 36	50.77	26,861 76	12,026 36	44.77

Guardian Ins. of Canada	2,164 98	354 90	1,810 08	601 06	75 00	526 06		526 06	29.06	2,074 13	553 06	26.76
Hartford Acc., & Indem.	2,067 34	134 07	1,933 27	982 26		982 26		982 26	50.81	1,649 81	702 26	42.56
Imperial Ins. Office	311 35	77 50	233 85	232 73	79 76	152 97		152 97	65.41	236 22	152 97	64.75
Indemnity of N.A.	2,232 00	133 32	2,098 68	1,843 05		1,843 05		1,843 05	87.82	2,166 96	1,943 05	89.66
Law, Union & Rock	3,477 20	332 20	3,145 00	2,134 40		2,134 40		2,134 40	67.87	2,982 65	2,449 40	82.12
L'pool & London & Globe	3,093 49	80 05	3,013 44	2,307 49	66 62	2,230 87	10 00	2,240 87	74.36	2,978 94	1,777 87	59.68
London Guar. & Accident	16,243 03	1,573 08	14,669 95	8,079 71	448 71	7,631 00		7,631 00	52.01	15,091 16	7,361 00	48.77
London & Lancs. G. & A.	34,411 90	2,794 39	31,617 51	14,639 00	835 79	13,803 21		13,803 21	43.66	31,713 52	13,028 21	41.08
London Life												
London & Provincial	1,974 04	50 96	1,923 08	906 61		906 61		906 61	47.14	2,015 50	906 61	44.98
London & Scottish	90 00	45 00	45 00							28 55		
Maryland Casualty	6,191 07	100 00	6,091 07	4,272 40		4,272 40		4,272 40	70.14	6,146 42	3,698 01	60.16
Monarch Accident												
North American Accident	3,559 27	1,222 18	2,337 09	3,062 68	315 87	2,746 81		2,746 81	117.53	3,271 58	2,291 81	70.05
North Brit. & Mercantile	1,272 80		1,272 80	355 01		355 01		355 01	27.89	886 96	475 01	53.55
Northern Assurance	8,788 32	1,035 98	7,752 34	9,784 00	5,618 06	4,022 91	143 03	4,165 94	53.74	8,354 84	3,946 44	47.24
North River												
Norwich Union Fire	22,039 79	2,734 27	19,305 52	10,099 42	1,277 11	8,822 31		8,822 31	45.69	20,251 69	9,134 31	45.10
Ocean Acc., & Guar.	39,210 40	3,250 39	35,960 01	16,128 38	1,719 27	14,348 31	60 80	14,409 11	40.07	35,847 21	16,109 11	44.94
Pilot Auto. & Accident												
Preferred Accident	1,080 86		1,080 86	895 79		895 79		895 79	82.89	1,759 12	673 79	38.30
Queensland												
Railway Passengers	9,532 71	107 65	9,425 06	5,615 69	35 71	5,538 98	41 00	5,579 98	59.20	9,436 75	5,749 98	60.93
Ridgeley Protective												
Royal Exchange	6,004 82	412 93	5,591 89	3,512 68	67 40	3,445 28		3,445 28				
Royal Insurance	8,678 29	105 00	8,573 29	3,936 32		3,756 32	180 00	3,936 32	45.91	7,310 48	5,829 32	79.74
Scottish Metropolitan	2,173 51	37 36	2,136 15	751 34	129 98	582 16	39 20	621 36	29.08	2,307 55	501 36	21.73
Sun Insurance Office	2,986 71	239 79	2,746 92	1,429 55	226 09	1,202 66	80	1,203 46	43.81	2,742 65	2,263 46	82.55
Toronto Casualty	9,180 83		9,180 83	1,382 67		1,382 67		1,382 67	15.06	8,008 30	1,169 47	14.60
Travellers' Insurance	42,595 33		42,595 33	29,398 67		27,400 37	1,998 30	29,398 67	69.02	44,404 58	28,391 79	63.94
Union Assurance Society												
Union of Canton	27,059 77	45 00	27,014 77	14,163 46		14,157 46	6 00	14,163 46	52.42	26,563 22	18,251 46	68.70
United States Fidelity	15,106 42		15,106 42	10,133 55	35 30	10,098 25		10,098 25	66.85	16,051 94	9,764 65	60.83
Western	19,259 31	737 36	18,521 95	8,675 58	371 37	8,300 71	3 50	8,304 21	44.83	18,712 25	8,514 21	45.50
World Marine	8,358 06	4,872 55	3,485 51	6,237 32	3,362 04	2,745 66	129 62	2,875 28	82.49	4,123 49	2,569 28	62.31
Yorkshire	8,535 49	728 77	7,806 72	3,234 04	647 32	2,586 72		2,586 72	33.13	8,313 30	1,256 72	15.12
Zurich	2,933 43		2,933 43	857 22		852 22	5 00	857 22	29.22	2,002 60	1,772 22	88.52
MUTUAL												
Metropolitan Life	80,711 40		80,711 40	54,167 66		54,167 66		54,167 66	67.11	77,099 90	50,230 72	65.15
Totals	761,036 10	43,708 16	717,327 94	406,258 13	25,156 37	376,865 18	4,236 58	381,101 76	53.12	691,359 02	371,775 82	53.77

TABLE XI—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1927, ACCORDING TO CLASSES OF INSURANCE—*Continued*

STEAM BOILER

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Adjustment Expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Joint Stock												
Boiler Inspection	97,204 62	2,215 38	94,989 24	1,194 70		1,194 70		1,194 70	1.25	91,198 09	5,540 42	6.07
Dom. of Canada G. & A.	29,006 52	10,964 54	18,041 98							10,240 03		
Employers' Liability	17,446 96		17,446 96	219 83		219 83		219 83	1.25	11,753 11	544 83	4.64
Fidelity & Casualty, N.Y.												
Gen. Accident of Canada	32,861 99		32,861 99	1,702 94		1,702 94		1,702 94	5.18	27,025 25	1,702 94	6.30
Guardian Ins. of Canada	707 19		707 19							— 2,853 82		
Hartford Steam Boiler	2,089 11		2,089 11							2,089 11		
Maryland Casualty	6,624 32		6,624 32	1,025 36		1,025 36		1,025 36	15.47	8,556 82	425 36	4.97
New York Casualty	11 50		11 50							3 37		
Northern Assurance	998 11	998 11										
Ocean Accident & Guar.	22,139 58	4 15	22,135 43	533 90		516 30	17 60	533 90	2.42	11,536 74	433 90	3.77
Royal Insurance	17,456 10	55 74	17,400 36							3,400 76		
Travellers Indemnity	39,446 44		39,446 44	1,064 68		1,051 65	13 03	1,064 68	2.69	44,969 82	1,688 58	3.75
Zurich												
Totals	265,992 44	14,237 92	251,754 52	5,741 41		5,710 78	30 63	5,741 41	2.28	207,909 28	10,336 03	4.97

WEATHER

Companies	Gross less return Premiums	Licensed Reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims Paid (net)	Adjustment Expenses (net)	Total (net)	Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
Joint Stock												
Connecticut Fire												
General Ac., Fire & Life												
Hartford Fire												
Home	5,590 46		5,590 46	2,500 00		2,500 00		2,500 00	44.71	5,590 46	2,500 00	44.71
Phoenix	190 39	79 97	110 42							40 86		
Westchester Fire	261 20		261 20							86 20		
	6,042 05	79 97	5,962 08	2,500 00		2,500 00		2,500 00	41.93	5,717 52	2,500 00	43.72
Mutual (Farmers Mutuals)												
Huron Weather	7,755 20		7,755 20	3,967 85		3,671 30	296 55	3,967 85	51.15			
Ont. Farmers' Weather	15,659 07		15,659 07	12,497 80		11,521 55	976 25	12,497 80	79.81			
West. Farmers' Weather	38,471 79		38,471 79	12,989 67		11,864 10	1,125 57	12,989 67	33.76			
	61,886 06		61,886 06	29,455 32		27,056 95	2,398 37	29,455 32	47.59			
Totals	67,928 11		67,848 14	31,955 32		29,556 95	2,398 37	31,955 32	47.09			

IV.

APPENDICES

APPENDIX I.

Review of 1928 Legislation, Ontario

The decennial revision of the laws of Ontario was completed during the year 1927 and the Revised Statutes of Ontario were proclaimed in force 31st December, 1927. The consolidated insurance laws appear in the revision as Chapter 222, cited the *Insurance Act*, R.S.O. 1927, c. 222. During the recent session miscellaneous amendments were effected to this Act by an amendatory Act cited the *Insurance Act, 1928* (1928, c. 35).

The following is a synopsis of the amendments so effected:

Life and Accident and Sickness Insurance:

Sections 2, 4, 5, 6, 7, 8 and 9 relating to accident and sickness insurance and disability benefits in contracts of life insurance, are enacted in direct compliance with resolutions "A" and "H" of the 1927 conference of the Association of Superintendents of Insurance of the Provinces of Canada. (See printed Proceedings of Association, pages 17, 21 and 25.) The provinces of Manitoba, Saskatchewan and British Columbia have all adopted the same amendments during the recent sessions. The amendments may be briefly described as follows:

New definitions are provided in section 1 for "accident insurance" and "sickness insurance."

Section 184 of the Act with respect to the application of accident and sickness insurance legislation is repealed and a new subsection substituted therefor, reading as follows:

> 184—(1) This part shall apply to accident and sickness insurance and to an insurer undertaking accident and sickness insurance in the province, but shall not apply to any fraternal society or to its contracts.
>
> (2) This part shall not apply to a contract of life insurance to which Part V applies, notwithstanding that such contract includes provisions for special benefits or indemnities upon death by accident, or upon disability which is by the terms of the contract deemed to be total and permanent, or upon total disability which exists for a continuous period of not less than three months or ninety days, according as the contract may provide.
>
> (3) This part, except section 194, shall not apply to a contract made with an employer and insuring his employees or made with a representative of a group and insuring such group, for the individual benefit of the employees or persons insured thereby, but sections 122, 133 to 137 and 161 shall apply to any such contract.
>
> (4) Sections 122, 133 to 138 and 161 shall apply to contracts to which this part applies.

This new section is intended to make clear the distinction between disability benefits in life contracts and ordinary accident and sickness contracts, and the application of the accident and sickness insurance legislation in each case; to provide that in the case of the former the accident and sickness provisions shall not apply, the effect being that where a life insurance company desires to grant disability benefits other than those restricted benefits prescribed in subsection 2, it must secure a license to transact accident and sickness insurance and issue ordinary accident and sickness policies in accord with the law pertaining thereto, the same as the ordinary casualty companies. Provision is also made for group accident and sickness insurance. Further, instead of all the provisions of the life insurance part, with the exception of two sections, applying to accident and sickness insurance contracts, it is now provided that only certain designated sections, viz.: 122, 133 to 138 and 161 shall apply.

The old section 186 defining what "accident" includes in an accident contract, is dropped and in its place a new section inserted providing what shall be contained in a policy of accident and sickness insurance (contents of policy) uniform with similar provisions in the fire and automobile parts of the Act.

Section 190 authorizing the superintendent to dispense with the printing of statutory conditions where disability benefits are granted in a life policy, is repealed as unnecessary in view of the provisions of new section 184.

Section 191 with respect to group policies, is repealed, the subject matter having been covered by subsection 3 of the new section 184.

Clause (b) of statutory condition No. 12 in section 187 is amended by striking out the word "termination" in the sixth line and substituting therefor the word "commencement." The necessity of this amendment has long been apparent.

Statutory condition No. 19 with respect to the right of the insured to assign the policy is repealed, and a new condition substituted therefor, reading as follows:—

> 19. Where moneys are payable under this policy upon the death of the insured by accident, the insured may from time to time designate a beneficiary, appoint, appropriate or apportion such moneys and alter or revoke any prior designation, appointment, appropriation or apportionment.

These amendments and the comparable amendments enacted in Manitoba, Saskatchewan and British Columbia, are all to come into force on a date to be named by the Lieutenant-Governor in Council in each province, in his proclamation. The views of the companies as to when these amendments should be proclaimed are now being sought and an early announcement will be made.

Mutual Benefit Societies:

Subsection 4 of section 21 of the Act describing what organizations should not be deemed insurers or required or entitled to be licensed as such, is amended by including mutual benefit societies, the membership of which is confined to railway employees and which do not grant mortuary or funeral benefits.

Fraternal Societies:

Section 232 of the Act is amended by striking out the requirement that before a fraternal society is permitted to write endowment insurance it must have made a net increase in the amount of life insurance in force during the two next preceding calendar years. Saskatchewan adopted the same amendment.

Agents, Brokers and Adjusters License Fees:

Sections 256, 257, 259 and 263 of the Act are amended by striking out the fees of $3.00, $10.00, $25.00 and $3.00 heretofore fixed for agents' brokers, special brokers and adjusters' licenses respectively, and substituting therefor the words "the prescribed fee," which means that hereafter such fees will be fixed and prescribed by the Lieutenant-Governor in Council. This amendment brings the Ontario law into line with that of the other provinces in this regard, with the result that all fees payable under the Ontario Insurance Act are now to be prescribed by the Lieutenant-Governor in Council.

Commencement of Act:

All the sections of the Act with the exception of sections 2 to 9, came into force on the day upon which the Act received Royal Assent, viz.: April 3rd, 1928.

In addition to the amendments effected to the *Insurance Act* heretofore described, miscellaneous amendments of first importance to insurers incorporated and licensed under the laws of Ontario, were effected to the *Companies Act* (R.S.O. 1927, c. 218), the *Trustee Act* (R.S.O. 1927, c. 150) and by a new Act cited the *Companies Information Act, 1928.*

Investments:

Section 317 of the *Companies Act*, prescribing the investment powers of insurers incorporated under the law of Ontario, is repealed by the *Companies Act, 1928* (c. 32) and a new subsection substituted therefor. The new section extends the powers of joint stock and cash mutual insurance companies incorporated under the law of Ontario, to the identical field of investment provided in the Dominion Insurance Act, leaving the powers of other insurers incorporated by the law of Ontario limited to securities to which trustees under the *Trustee Act* are authorized to invest trust funds. In addition to the new field of investment of joint stock and cash mutual companies, a number of provisions applying to all insurers are contained in the new section 317. These new provisions are all taken from the Dominion Insurance Act, with one exception, and require investments to be made in the corporate name of the insurer only; prescribe the term, manner and amount of loans, and prohibit investments in the shares of any company transacting the business of insurance, loans to directors, and participation in the underwriting of securities and forming other companies. One new feature, by way of exception, is that all insurers are prohibited from investing more than five per cent. of their funds in any one security, or making an investment the effect of which would be that they will hold more than five per cent. of the total issue of stock or shares of any one company. The old provisions authorizing the superintendent to request any insurer to dispose of any unauthorized investments, are re-enacted. The new section 317 comes into force on the first day of May, 1928.

Another amendment of interest to insurers whose investment powers are still restricted to trustee securities, is the amendment effected to subsection 1 of section 26 of the *Trustee Act*, by c. 23 of the statutes of this year. This amendment provides that trustees may hereafter invest in securities which are first charge on land held in fee simple in *any* province in Canada, instead of being restricted as heretofore to such securities in Ontario, Manitoba, Saskatchewan, Alberta and British Columbia. This amendment came into force on the day upon which it received Royal Assent, viz.: April 3rd, 1928.

Annual Returns:

Heretofore insurers incorporated under the law of Ontario have been required to file annual returns with the Provincial Secretary under the provisions of the *Companies Act*. This return will no longer be required by virtue of an amendment effected by chapter 32 of the statutes of this year.

Sale of Securities:

There was also enacted at the recent session, an Act cited the *Companies Information Act, 1928* (1928, c. 150) which provides that hereafter all insurers wherever incorporated, selling their treasury stock within Ontario, either directly or through some person on its behalf, shall file a prospectus with the Provincial Secretary containing such information as may from time to time be required by the Lieutenant-Governor in Council. Another section of the Act provides that the Provincial Secretary may at any time by notice require any insurer to make a return upon any subject connected with its affairs within the time specified in the notice. Presumably the latter authority will only be invoked where an insurer is selling its treasury stock within the province. This Act comes into force upon proclamation.

Name of Companies:

Another amendment to the *Companies Act* effected by the *Companies Act, 1928* (c. 32), provides that section 36 of the *Companies Act* which requires the word "limited" to form part of the corporate name of every company, shall not apply to insurance companies incorporated under the law of Ontario. Companies heretofore incorporated, the names of which include the word "limited" may now have this word deleted by supplementary letters patent. This amendment comes into force on proclamation of the Lieutenant-Governor in Council.

Succession Duties:

The *Succession Duty Act*, R.S.O. 1927, c. 26 was amended by the *Succession Duty Act*, 1928 (1928, c. 7) by changing the time within which duty is payable, the rate of interest on payments in default, etc., and by amending subsection 2 of section 11 to read as follows:

> 11(2) No property in Ontario belonging to any deceased person at the time of his death or held in trust for him, whether such deceased person was at the time of his death domiciled in Ontario or elsewhere, shall be transferred, paid or given to the person entitled thereto until the duty, if any, is paid or security given therefor, and any corporation or person allowing such property to be so transferred, paid or given contrary to this subsection shall be liable for such duty. *But this shall not apply to any payment of insurance money by an insurance corporation, made with the approval of the treasurer, to a beneficiary under a contract of life insurance where the total amount so paid to such beneficiary by such insurance corporation and any other insurance corporation does not exceed in the whole $1,000.*

The additional words printed in italics are those inserted by this year's amendment. This Act came into force the day upon which it received Royal Assent, viz.: April 3rd, 1928.

APPENDIX II

COMPARATIVE SUMMARY OF AMOUNTS AT RISK, PREMIUM NOTES, ETC., FOR YEAR ENDING 31ST DECEMBER, 1927, RESPECTING BUSINESS TRANSACTED BY INSURERS ON THE PREMIUM NOTE PLAN

Name of Insurer	Gross amount at risk on mutual plan	Premium notes net unassessed	Surplus of general assets over liabilities	New business taken during 1927	Premium notes taken during 1927	
	$ c.	$ c.	$ c.	$ c.	$ c.	
1 Algoma Mutual	2,881,881 00	49,540 58	62,895 38	1,011,871 00	30,356 13	1
2 Amherst Island	357,150 00	11,440 30	18,206 98	167,650 00	6,706 00	2
3 Ayr Farmers'	8,651,570 00	209,487 24	242,652 55	2,494,750 00	69,280 00	3
4 Bay of Quinte	5,474,911 00	129,557 90	125,285 50	2,084,330 00	62,201 00	4
5 Bertie and Willoughby	5,104,287 00	151,869 79	174,578 75	1,873,925 00	71,792 00	5
6 Blanshard	3,676,010 00	79,652 21	92,607 41	1,420,400 00	46,960 65	6
7 Blenheim	3,603,185 00	91,910 70	103,406 13	961,455 00	26,092 80	7
8 Brant County	7,433,322 00	155,682 49	172,218 92	2,500,166 00	66,034 43	8
9 Canadian Millers	1,379,300 00	100,325 45	476,443 67	502,700 00	59,510 00	9
10 Caradoc Farmers'	4,413,621 00	104,280 70	125,644 68	1,612,995 00	48,389 85	10
11 Clinton Township	4,466,620 00	105,061 25	98,632 04	1,652,220 00	48,445 67	11
12 Culross	2,530,822 00	63,923 09	81,501 93	871,621 00	24,444 50	12
13 Dereham and West Oxford	5,916,383 00	116,534 84	127,992 50	2,106,821 16	62,636 93	13
14 Dorchester, North and South	10,725,439 00	225,145 80	243,165 78	3,923,945 00	118,634 39	14
15 Downie	3,977,925 00	93,018 01	118,526 65	1,462,200 00	43,866 00	15
16 Dufferin Farmers'	9,175,225 00	191,826 49	211,687 15	3,086,855 00	87,932 05	16
17 Dumfries North and Waterloo South	14,246,644 00	316,557 03	319,321 83	4,027,796 00	107,866 90	17
18 Dunwich Farmers'	5,483,000 00	139,905 67	157,421 87	1,588,800 00	47,664 00	18
19 Easthope South	8,316,935 00	281,925 48	339,937 40	2,189,750 00	62,002 70	19
20 Economical Mutual	6,897,365 00	249,984 11	1,493,859 26	2,349,604 00	159,253 01	20
21 Ekfrid	4,331,245 00	101,577 45	105,720 10	1,455,895 00	43,676 00	21
22 Elma Farmers'	7,788,620 00	337,081 00	377,303 15	2,336,450 00	116,752 50	22
23 Eramosa	3,713,750 00	135,224 50	148,658 49	1,266,800 00	66,610 50	23
24 Erie Farmers'	4,482,675 00	108,719 67	119,648 46	1,369,075 00	41,653 25	24
25 Farmers' Central	43,582,047 00	913,311 35	1,015,980 49	15,645,678 00	497,859 00	25
26 Farmers' Union	28,168,796 00	613,726 29	578,743 18	9,478,575 00	320,977 68	26
27 Formosa	13,302,000 00	284,543 92	310,118 21	4,386,974 00	135,997 00	27
28 Germania	13,268,074 70	278,827 42	306,294 53	3,988,226 00	121,764 38	28
29 Glengarry	10,569,400 00	204,824 80	213,457 40	3,655,850 00	109,675 50	29
30 Gore District	5,150,759 30	204,067 00	1,397,411 34	1,790,341 66	117,082 00	30
31 Grand River	4,489,190 00	96,164 45	105,809 20	1,470,970 00	44,251 85	31
32 Grenville Patron	11,825,334 00	261,913 32	275,471 79	4,460,038 00	133,801 14	32
33 Grey and Bruce	7,873,345 00	169,442 80	183,213 38	2,741,736 00	81,326 00	33
34 Guelph Township	962,000 00	45,039 33	49,454 64	343,350 00	18,745 00	34
35 Halton Union	12,368,875 00	286,292 65	324,409 78	4,210,190 00	143,492 00	35
36 Hamilton Township	5,029,539 00	127,321 80	134,061 09	1,703,349 00	60,860 48	36

37 Hay Township	7,742,045 00	202,195 44	223,400 53	2,220,700 00	66,608 00	37
38 Hopewell Creek	798,908 00	21,483 32	28,090 53	222,735 00	6,486 55	38
39 Howard Farmers'	9,895,726 00	235,099 09	233,787 89	4,057,838 00	121,735 14	39
40 Howick Farmers'	20,169,425 00	435,097 19	485,147 17	5,842,297 00	177,390 23	40
41 Huron Weather	4,223,000 00	152,691 90	147,694 55	1,441,900 00	59,805 50	41
42 Kent and Essex	21,403,489 00	538,633 30	577,673 40	9,163,279 00	315,797 54	42
43 Lambton Farmers	17,512,579 00	420,371 74	444,829 52	6,044,623 00	197,652 88	43
44 Lanark Farmers'	17,977,189 00	420,863 72	442,931 08	6,854,365 00	205,557 60	44
45 Lennox and Addington	3,495,160 00	90,673 13	97,305 16	1,285,780 00	44,691 90	45
46 Lobo	3,144,385 00	74,865 67	97,457 51	1,077,275 00	32,318 25	46
47 London Township	4,856,310 00	106,998 67	140,592 74	1,503,015 00	87,859 45	47
48 McGillivray	1,365,770 00	30,977 95	49,054 86	584,435 00	17,533 05	48
49 McKillop	7,961,355 00	226,718 10	248,607 18	2,423,930 00	96,957 20	49
50 Maple Leaf	14,204,903 00	276,496 00	292,779 04	5,831,618 00	177,687 45	50
51 Nichol	7,117,164 00	146,394 77	139,809 93	2,093,785 00	56,239 80	51
52 Nissouri	10,317,424 00	168,194 18	219,874 83	3,558,187 00	104,095 83	52
53 Norfolk Farmers'	4,289,648 00	116,160 66	114,064 50	1,273,955 00	42,679 40	53
54 North Kent	5,200,168 00	154,143 74	163,325 50	1,950,333 00	58,519 80	54
55 Oneida Farmers'	1,915,578 00	33,904 67	41,457 80	669,293 00	20,068 29	55
56 Ontario Farmers' Weather	7,182,618 00	185,553 40	212,286 24	2,326,160 00	71,643 05	56
57 Ontario Threshermen's	281,685 00	21,002 45	25,554 35	281,685 00	7,166 05	57
58 Osgoode	2,434,183 00	97,710 84	97,179 10	990,002 00	46,994 50	58
59 Otter	9,276,505 00	225,156 69	233,604 23	2,626,373 00	77,518 49	59
60 Oxford Farmers'	2,848,732 00	43,790 38	48,434 28	976,032 00	28,144 79	60
61 Peel County	20,883,489 00	568,591 40	594,114 10	8,446,104 00	308,445 20	61
62 Peel and Maryboro	13,354,345 00	296,723 75	320,766 70	3,826,305 00	110,320 10	62
63 Perth	8,566,572 00	170,259 42	1,258,543 58	2,252,622 00	82,670 63	63
64 Prescott Farmers'	11,025,340 00	221,703 77	209,409 17	4,117,520 00	123,525 60	64
65 Puslinch	1,976,805 00	81,214 12	81,583 30	653,400 00	32,670 00	65
66 Saltfleet and Binbrook	6,071,805 00	127,001 73	143,387 07	2,206,700 00	65,736 75	66
67 Southwold Farmers'	3,476,385 00	79,101 17	92,349 11	928,755 00	27,862 65	67
68 Sydenham	32,741,092 34	697,570 48	740,322 12	11,244,014 84	351,598 48	68
69 Townsend Farmers'	3,337,151 00	80,132 77	96,959 75	1,269,459 00	39,163 72	69
70 Usborne and Hibbert	9,843,865 00	235,153 20	284,621 43	2,740,915 00	81,239 30	70
71 Walpole Farmers'	3,364,727 00	123,016 78	132,826 27	826,437 00	38,281 65	71
72 Waterloo Mutual	6,921,133 00	224,987 59	1,409,919 71	2,308,823 00	129,907 35	72
73 Waterloo North	32,539,847 00	847,582 40	979,241 00	9,271,920 00	247,901 24	73
74 Wawanosh West	12,660,665 00	427,535 19	486,294 48	3,889,700 00	155,588 00	74
75 Wellington	26,000 00	90 20	236,952 08	26,000 00	225 50	75
76 Western Farmers' Weather	22,365,735 00	359,003 61	514,848 49	6,321,625 00	128,613 00	76
77 Westminster Township	4,914,694 00	119,211 26	149,641 99	1,962,741 00	58,882 23	77
78 Williams East	2,501,310 00	61,127 54	77,856 45	1,066,735 00	32,002 05	78
79 Yarmouth	3,868,775 00	82,310 03	80,641 38	1,305,450 00	38,827 50	79
Totals	677,670,925 34	16,263,205 29	23,126,961 71	228,158,172 66	7,479,204 98	

APPEN

STATEMENT OF UNLICENSED INSURANCE PLACED BY SPECIAL INSURERS UNDER SECTION

Name of Insurer	Armour Bell, Boswell & Cronyn, Limited	Armstrong, Dewitt Crossin, Limited	Barker, Wesley E.	Barton & Ellis, Limited	Hardy & Reynolds	Irish & Maulson, Limited
	$	$	$	$	$	$
L'Activite, France				1,250		
American Gen. Ins. Co., N.Y						
Anchor Ins. Co				2,500		
Atlantic Mutual				17,100		
Bankers & Shippers, N.Y			5,000	117,800		
British Surety						
Canadian Union, Que			13,000	362,086		
Chicago Lloyds				200,800		
City of New York, N.Y			13,500	329,150		
Colonial Ins. Co., Philadelphia						
Eastern, London, Eng				2,500		
L'Epaque Ins. Co., Ltd						
Fidelity American, Texas						
Fidelity Lloyds, Texas						
Glencove Mutual, N.Y					10,500	
Grain Dealers, Boston					20,600	
Hamilton Fire Ins. Co., N.Y						
Harmonia Ins. Co., N.Y			15,500	458,500		
Hitchburg Mutual Ins. Co					16,000	
Importers & Exporters Ins. Co., N.Y				167,000		
Indiana Lumbermen Mutual Ins. Co					474,600	
Industrial Fire Insurance Co						
International Ins. Co						
Knickerbocker Ins. Co., N.Y				248,450		
Lancashire & General Ins. Co., London						
Liberty Underwriters, N.Y						
Licenses & General, London						
Lloyds, London, Eng	822,146	22,500	200,550	1,386,629		
Lloyds, N.Y						
London & Edinburgh, London						
La Loyute Ins. Co., Philadelphia						
Lumber Mutual Fire Ins. Co., Boston					602,290	
Lumber Underwriters, Ark			5,000			
Lumbermen's Fire Ins Co., Ohio			5,000			
Lumbermen's Underwriters, Ohio				23,500		
Mansfield Mutual Ins. Co					2,500	
Mercantile Fire Ins. Co., Que						
Millers Mutual Fire, Texas					96,340	
Michigan Millers Mutual, Mich					24,250	
National Fire & Marine, N.J			12,000	73,225		
National Lumber Mutual, Chicago				1,900		
National Implement Mutual, Minn					116,550	
National Petroleum, Philadelphia						
National Retailers Mutual, Chicago					25,250	
New York State Ins. Co						773,392
Ohio Hardware Mutual Ins. Co					133,548	
Ohio Mutual					10,750	
Ohio Underwriters Mutual Fire Ins					44,700	
Penn Lumbermen's Mutual					387,890	
Penn Millers Mutual, Wilkes-Barre					35,000	
Richmond Ins. Co., N.Y			15,000	75,000		314,128
Standard Ins. Co., N.Y						
Stanstead & Sherbrooke, Que			6,000			
Travellers Home, Chicago			3,500	117,550		
United Ins. Co., N.Y						
Universal Ins. Co., Philadelphia						
Vermont Mutual, Vermont			4,700	15,250		
Western Millers', Kansas City						
Gross amount insurance placed	822,146	22,500	298,750	3,600,190	2,000,768	1,087,520
Amount cancellations	84,773	12,500	270,750	535,500	318,310	
Net amount insurance placed	737,372	10,000	28,000	3,064,690	1,682,458	1,087,520
Gross premiums written	7,922	318	3,457	46,835	45,141	6,981
Return premiums	2,602	159	1,351	5,458	19,732	
Net premiums written	5,320	159	2,105	41,377	25,409	6,981

DIX III

INSURANCE BROKERS LICENSED FOR BUSINESS WITH UNLICENSED
259 DURING THE YEAR 1927

Jones & Proctor Bros., Limited	Jones, Seneca & Son	Muntz & Beatty, Limited	Murray & Co.	Perley, Geo. F.	Reed, Shaw & McNaught	Ring, Charles E.	Smith & Walsh, Limited	Willis Faber & Co., of Ont., Limited	Totals
$	$	$	$	$	$	$	$	$	$
									1,250
		5,000							5,000
				7,250					9,750
									17,100
									122,800
						1,250			1,250
	34,000								409,086
	2,500								203,300
								10,000	352,650
				13,300					13,300
									2,500
				500					500
	24,100								24,100
	16,000								16,000
									10,500
	7,500								28,100
		920,000							920,000
									474,000
									16,000
		458,500							625,500
									474,600
		105,000							105,000
				23,800					23,800
		125,000						2,500	375,950
	2,500								2,500
				3,000					3,000
	36,000								36,000
364,180	15,000	160,000	157,350	7,250	491,896	66,980	659,925	1,298,500	5,652,906
								2,500	2,500
	19,500			1,500					21,000
				2,000					2,000
									602,290
									5,000
									5,000
									23,500
									2,500
	2,000								2,000
									96,340
									24,250
		121,000							206,225
									1,900
									116,550
		387,500							387,500
									25,250
									773,392
	6,500								140,048
									10,750
									44,700
									387,890
									35,000
	4,000							67,000	475,128
		50,000							50,000
								27,500	33,500
	30,000								151,050
				4,250					4,250
				4,750					4,750
									19,950
	91,100								91,100
364,180	290,700	2,332,000	157,350	67,600	491,896	68,230	659,925	1,408,000	13,671,754
	47,500	1,654,500	5,500	7,500	1,500		126,500	251,250	3,316,083
364,180	243,200	677,500	151,850	60,100	490,396	68,230	533,425	1,156,750	10,355,671
	6,780	24,289	1,756	1,436	8,502	1,043	8,125	10,124	172,710
	639	4,540	52	91	36		1,131	1,249	37,046
	6,140	19,749	1,704	1,344	8,466	1,043	6,993	8,874	135,664

APPENDIX IV.

CLASSIFICATION OF AGGREGATE EXPERIENCE ON FIRE RISKS IN ONTARIO FOR YEARS 1923-27
(Excluding Experience of Reciprocals, Farmers' Mutuals and Associated New England Mutuals)

Class No.	Frame Protected			Frame Unprotected			Brick Protected			Brick Unprotected			Fire Proof			Class No.
	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	
2	167,564	124,865	74.52	172,684	133,763	77.46	40,290	9,675	24.01	9,000	2,833	31.48	2,571	855	33.26	2
4	75,490	50,136	66.42	116,611	36,175	31.02	753,065	429,380	57.02	179,757	91,572	50.94	2,727	266	9.75	4
6	53,254	19,173	36.00	47,026	10,722	22.80	404,365	75,280	18.62	50,097	22,242	44.40	12,542	527	4.20	6
8	82,306	24,354	29.59	194,320	102,294	52.64	1,018,599	299,503	29.40	247,479	127,365	51.46	79,321	1,732	2.18	8
10	9,390,048	3,305,704	35.20	3,835,360	2,620,433	68.32	7,820,135	2,054,970	26.28	779,956	429,320	55.04	17,309	6,587	38.06	10
14	73,581	19,195	26.09	1,224,391	620,107	50.65	13,808	215	1.56	39,272	12,450	31.70	104	....	....	14
16	12,418	55,591	447.66	5,135,514	4,781,207	93.10	6,037	3,315	54.91	221,292	121,880	55.08	98	672	685.71	16
22	120,941	46,409	38.37	54,993	26,944	49.00	67,087	16,374	24.40	6,771	−157	.....	476	....	.....	22
24	37,259	14,951	40.13	60,716	34,650	57.07	232,286	104,413	44.95	32,863	6,527	19.86	32,817	1,418	4.32	24
101	1,064,415	541,570	50.88	726,822	349,946	48.15	3,859,346	1,837,496	47.61	335,918	154,897	46.11	173,656	13,838	7.97	101
102	43,991	17,813	40.49	27,121	10,694	39.43	141,356	85,712	60.63	11,848	1,769	14.93	3,903	1,463	37.48	102
103	24,790	7,321	29.53	10,893	4,514	41.44	157,922	125,018	79.13	8,864	857	9.67	9,937	3,468	34.90	103
110	69,138	50,808	73.49	22,359	18,201	81.40	364,370	337,821	92.71	28,632	12,716	44.41	3,495	369	10.56	110
112	10,045	16,111	160.39	1,476	63	4.27	70,429	40,681	57.76	2,747	159	5.79	2,283	84	3.68	112
114	142,980	189,630	132.63	43,734	67,037	153.28	918,065	1,222,802	133.19	48,774	26,478	54.29	11,258	1,157	10.28	114
116	5,035	8,966	178.07	2,002	600	29.97	66,763	112,864	169.05	1,624	......	......	5,176	65	1.26	116
124	90,461	101,194	111.86	56,759	20,627	36.34	361,734	120,960	33.44	58,013	20,908	36.04	4,697	301	6.41	124
126	3,572	685	19.17	831	193	23.23	38,204	19,616	51.35	1,902	190	9.99	1,966	50	2.54	126
128	102,000	146,128	143.26	42,176	23,327	55.31	628,766	483,247	76.86	57,860	30,876	53.36	5,630	142	2.52	128
130	2,643	781	29.55	1,038	228	21.96	66,288	42,086	63.49	645	12	1.86	6,400	3,379	52.80	130
132	74,804	43,634	58.33	33,187	15,786	47.57	379,936	314,461	82.77	29,190	21,839	74.82	7,144	97	1.36	132
136	340,897	178,338	52.31	144,259	66,102	45.82	531,367	282,436	53.15	60,527	18,852	31.15	2,618	595	22.73	136
138	57,185	7,078	12.38	20,786	3,553	17.09	383,266	214,213	55.89	20,588	55	.28	10,426	10,333	99.11	138
140	225,307	77,843	34.55	215,839	71,399	33.08	750,815	277,587	36.97	126,551	25,538	20.18	2,369	412	17.39	140
142	12,239	11,547	94.34	3,595	273	7.59	131,519	66,668	50.69	1,370	1,871	136.57	10,420	20	.19	142
146	169,421	72,269	42.66	108,996	48,469	44.47	368,446	124,797	33.87	53,276	25,302	47.49	2,238	15	.67	146
154	10,516	......	.....	11,024	......	.....	32,058	391	1.22	3,715	......	.....	314	......	.....	154
156	24,098	20,737	86.05	39,947	21,985	55.04	122,357	29,965	24.49	21,303	6,326	29.69	5,828	2	.03	156
160	426,467	325,986	76.44	201,126	112,514	55.94	1,835,284	1,145,581	62.42	85,751	43,919	51.22	39,742	8,292	20.86	160
164	1,882	......	.....	753	......	.....	17,543	15,983	91.11	519	1,015	195.57	2,948	7,999	271.34	164
168	59,463	14,554	24.48	71,978	23,997	33.34	663,890	139,843	21.06	60,216	13,232	21.97	222,090	7,542	3.40	168
176	42,501	23,568	55.45	25,452	12,002	47.15	159,352	77,582	48.69	8,232	7,891	95.86	3,095	238	7.69	176
180	3,597	585	16.26	3,603	1,072	29.75	22,599	−92	.....	715	146	20.42	814	402	49.38	180
184	7,265	1,121	15.43	259,448	167,226	64.45	11,026	3,636	32.97	55,039	25,656	46.61	661	......	.....	184
186	180,958	175,678	97.08	975,447	557,884	57.19	517,569	330,277	63.81	350,935	189,734	54.07	22,350	20,496	91.70	186
196	5,209	3,459	66.40	1,777	1,412	79.46	21,899	28,404	129.70	720	......	.....	535	421	78.69	196
197	36,480	13,742	37.67	17,009	3,200	18.81	16,654	1,930	11.59	691	......	.....	293	175	59.73	197
200	865,779	346,114	39.98	478,364	237,191	49.58	1,928,631	567,336	29.42	200,644	94,318	47.01	9,454	482	5.10	200
254	39,513	5,219	13.21	9,582	4,710	49.15	161,237	32,318	20.04	6,658	4,000	60.08	20,332	2,958	14.55	254
256	1,153	398	34.52	737	−4	.....	6,156	338	5.50	60	......	.....	410	......	.....	256
260	541,585	315,588	58.27	322,795	98,870	30.63	800,305	446,583	55.80	32,771	7,025	21.44	56,966	9,836	17.27	260
266	9,704	6,892	71.02	4,734	2,200	46.47	10,730	1,815	16.92	581	15	2.58	716	387	54.05	266
268	16,883	15,247	90.31	1,494	2,712	181.53	90,174	6,919	7.67	1,176	......	.....	17,773	180	1.01	268
276	9,131	200	2.19	10,404	1,500	14.42	14,547	4,379	30.10	769	......	.....	566	......	.....	276
278	10,103	−1	.....	7,913	300	3.79	228,008	2,391	1.05	11,590	50	.43	2,181	......	.....	278

280	18,041	901	4.99	4,404	69	1.57	38,631	3,313	8.57	1,644	....	...	1,158	......	.....	280
300	61,836	50,121	81.05	16,107	4,320	26.82	239,815	238,873	99.61	15,801	8,478	53.65	6,113	125	2.04	300
302	58,514	29,330	50.12	26,247	6,259	23.85	58,091	9,149	15.75	4,084	430	10.53	286	19	6.64	302
304	95,442	42,050	44.06	33,684	19,721	58.55	138,093	66,686	48.29	16,957	9,657	56.95	4,449	1,090	24.50	304
306	82,492	43,546	52.79	34,470	18,295	53.07	269,555	100,608	37.32	38,237	31,866	83.34	4,120	.....	....	306
308	68,858	12,108	17.58	29,249	10,261	35.08	59,320	16,674	28.11	8,498	1,621	19.07	429	1,308	304 90	308
316	385,055	244,902	63.60	144,020	136,163	94.54	242,593	237,333	97.83	27,188	4,918	18.09	3,568	155	4.34	316
318	355,846	258,126	72.54	1,041,365	930,418	89.35	35,878	19,583	54.58	26,075	40,927	156.97	2,886	49	1.70	318
320	21,208	4,429	20.88	28,250	16,046	56.80	14,105	1,769	12.54	4,208	52	1.24	134	18	13.43	320
322	19,249	15,599	81.04	2,654	876	33.01	66,864	38,880	58.15	2,825	6	.21	8,228	460	5.59	322
324	435,561	232,295	53.33	92,666	38,173	41.19	1,596,065	539,994	33.83	65,677	9,048	13.78	69,730	6,488	9.30	324
326	56,956	30,408	53.39	14,700	12,464	84.79	366,483	180,287	49.19	11,426	302	2.64	13,578	6,628	48.81	326
338	18,853	6,338	33.62	8,460	1,421	16.80	158,219	55,379	35.00	11,763	12,548	106.67	15,596	416	2.67	338
346	113,402	40,057	35.32	55,652	28,480	51.18	391,189	130,666	33.40	29,155	3,642	12.49	8,510	301	3.54	346
350	3,117	4,641	148.89	2,223	50	2.25	51,079	23,418	45.85	910	5,016	551.21	505	......	.....	350
352	15,571	29,294	188.13	4,304	5,498	127.74	105,789	298,727	282.38	19,602	26,694	278.00	11,029	4,448	40.33	352
354	32,837	4,017	12.23	7,262	......	.....	236,905	115,140	48.60	8,726	7,127	81.67	2,420	......	.....	354
356	11,965	11,017	92.08	1,910	41	2.15	27,084	17,585	64.93	865	5,393	623.47	3,388	......	.....	356
358	102,131	75,948	74.36	193,814	153,690	79.30	267,062	196,154	73.45	69,810	76,318	109.32	3,868	1,998	51.65	358
366	984	1,010	102.64	85	......	.....	7,485	2,289	30.58	.....	......	...	304	......	.....	366
368	13,581	2,381	17.53	13,758	1,039	7.55	33,598	9,457	29.15	10,636	24,895	234.06	11,066	68	.61	368
370	66,509	71,108	106.91	94,061	46,102	49.54	86,745	121,122	139.63	31,795	23,682	74.48	4,503	5,230	116.14	370
372	23,519	3,886	16.52	11,769	2,788	23.69	128,597	72,259	56.19	10,434	353	3.38	6,503	968	14.88	372
374	28,937	3,631	12.55	37,381	2,421	6.48	109,601	16,855	15.38	23,405	626	2.68	11,300	318	2.81	374
386	20,968	50,021	238.55	6,331	7,531	118.95	255,676	413,643	161.78	9,124	11,542	126.50	16,760	381	2.27	386
388	197	152	77.15	904	42	2.20	522	3,046	583.52	...	......	..	......	......	.....	388
390	5,992	5,209	86.93	6,694	4,499	67.21	1,705	92	5.39	247	44	17.81	125	......	.....	390
394	2,010	3,803	189.20	661	145	21.94	72,927	142,038	194.76	204	8,893	43.59	2,024	2	.09	394
396	30,722	19,232	62.60	6,949	2,398	34.51	175,605	63,025	35.89	3,459	1,397	40.39	15,507	17,906	137.78	396
402	136	......	.....	......	......	.....	27	......	..	...	...	...	138	......	.....	402
404	13,207	2,600	19.68	17,905	6,854	38.28	47,598	25,225	52.99	5,941	1,252	21.07	1,834	198	10.80	404
406	60,981	26,066	42.74	278,075	213,101	76.63	191,808	42,705	22.26	77,509	37,279	48.10	17,041	1,298	7.62	406
412	10,007	6,420	64.15	12,105	29,737	245.65	316,867	303,804	95.88	22,587	331,127	1,466.01	1,055	40	3.79	412
416	37,665	12,116	32.17	104,818	14,021	13.38	231,353	78,176	33.79	34,242	5,357	15.64	106,847	17,832	16.67	416
418	21,939	313	1.43	6,647	1,097	16.50	8,150	98	1.20	1,888	......	...	2,924	8	.27	418
420	168,501	92,888	55.13	136,458	86,211	63.18	333,595	390,878	117.17	64,996	27,216	41.87	13,273	73,299	552.24	420
424	32,849	23,763	72.34	2,521	1,005	39.86	183,427	139,935	76.29	2,446	.....	...	5,511	202	3.66	424
426	15,729	1,209	7.69	2,259	283	12.53	73,157	40,803	55.77	4,406	609	13.82	5,180	......	.....	426
430	411,288	401,487	97.62	110,774	80,689	72.84	126,447	65,037	51.43	11,737	....	...	553,720	93,839	16.95	430
432	86,890	57,398	66.06	171,228	131,183	76.61	17,704	18,082	102.13	14,593	9,031	61.88	26,217	26,601	101.46	432
438	7,758	5,680	73.21	3,554	1,521	43.80	25,317	12,413	47.03	1,119	2,736	244.50	2,171	1,521	70.06	438
442	17,128	15,848	92.53	3,390	439	12.95	25,284	3,651	14.44	257	.....	...	1,307	16	1.22	442
446	86,982	27,192	31.26	10,912	6,206	56.87	175,429	202,135	115.22	3,727	944	25.32	3,026	1,281	42.33	446
450	17,371	44,402	255.61	6,117	7,487	122.40	96,985	211,200	217.76	4,418	4,406	99.73	1,346	32	2.38	450
452	1,871	136	7.27	2,106	149	7.07	16,391	81,393	496.57	1,112	20,471	1,840.10	2,391	......	.....	452
458	85,204	36,778	43.16	1,108,743	385,215	34.74	32,055	10,734	33.49	57,211	7,438	13.00	3,649	8	.22	458
460	231,082	264,451	114.44	157,044	101,773	64.80	965,486	930,764	96.40	61,256	19,021	31.05	44,275	6,423	14.51	460
464	794	127	15.99	1,229	3,426	278.76	6,322	188	2.97	133	......	...	3,380	......	.....	464
466	513	29	5.65	64	......	.....	2,046	867	42.37	278	......	...	137	......	.....	466
468	571	......	.....	730	2,000	273.97	2,049	638	31.14	149	......	...	1,026	......	.....	468
470	20,495	10,869	53.03	12,457	5,324	42.74	75,227	27,394	36.41	6,726	126	1.87	2,119	84	3.96	470
472	7,206	1,362	18.90	808	655	81.06	13,602	4,438	32.63	596	2	.33	1,224	......	.....	472
474	75,626	21,019	27.79	21,005	8,820	41.99	236,877	40,080	16.92	7,143	-122	....	15,048	725	4.82	474
476	14,248	3,122	21.91	3,774	....	.....	76,054	82,018	107.84	2,141	148	6.91	14,745	2,088	14.16	476
480	43,849	27,743	63.27	93,152	40,741	43.74	102,266	36,747	35.93	64,116	43,721	68.19	39,677	4,253	10.72	480
484	50,897	17,181	33.76	97,038	155,003	159.73	75,180	78,891	104.94	82,253	105,152	127.84	2,170	......	.....	484
486	59,249	35,404	59.75	28,154	28,081	99.74	774,853	641,868	82.84	40,755	17,649	43.30	66,539	12,323	18.52	486
490	5,670	8,376	147.72	2,295	11	.48	79,919	53,701	67.19	4,624	2,030	43.90	6,730	......	.....	490
492	51,269	259	.50	14,934	217	1.45	46,216	670	1.44	2,839	35	1.23	893	22	2.46	492
494	917	......	.....	480	.....	.....	12,682	98	.77	95	......	.....	86	......	.....	494

APPENDIX IV—*Continued*

CLASSIFICATION OF AGGREGATE EXPERIENCE ON FIRE RISKS IN ONTARIO FOR YEARS 1923-27

(EXCLUDING EXPERIENCE OF RECIPROCALS, FARMERS' MUTUALS AND ASSOCIATED NEW ENGLAND MUTUALS)

Class No.	FRAME PROTECTED			FRAME UNPROTECTED			BRICK PROTECTED			BRICK UNPROTECTED			FIRE PROOF			Class No.
	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims paid	Ratio (%)	Premiums written	Claims apid	Ratio ()%	Premiums written	Claims paid	Ratio (%)	
498	12,799	848	6.63	967	3,015	311.78	39,771	19,321	48.58	441	1,500	340.13	3,041	1,909	62.77	498
502	2,898	......	.....	102	......	.....	1,730	......	.....	28	......	.....	−362	......	.....	502
504	4,687	944	20.14	1,449	519	35.81	26,986	3,454	12.79	2,601	3	.11	2,299	30	1.30	504
506	34,692	84,314	243.04	22,086	20,649	93.49	58,552	276,455	472.15	15,681	36,755	234.39	10,823	137,372	1,269.26	506
508	32,208	105,082	326.26	18,309	57,651	314.88	58,117	278,291	478.85	7,767	18,873	242.99	5,933	99,346	1,674.46	508
510	8,921	6,978	78.22	1,612	......	.....	9,065	15,273	168.48	642	......	.....	243	......	.....	510
514	13,193	3,152	23.89	4,442	406	9.14	38,940	161,043	413.57	1,865	60	3.22	3,417	335	9.80	514
516	1,626	413	25.40	2,977	640	21.43	5,774	785	13.59	338	......	.....	894	......	.....	516
522	6,769	1,390	20.53	3,204	2,602	81.22	68,288	35,560	52.07	8,773	100	1.14	1,566	666	42.53	522
526	5,549	198	3.57	5,712	605	10.59	24,195	3,570	14.75	21,921	1,460	6.66	1,862	......	.....	526
528	37,178	14,084	37.88	15,752	12,295	78.69	191,778	137,206	71.54	59,273	27,938	47.13	1,448	62	4.29	528
533	26,631	3,909	14.68	31,831	5,202	16.34	1,250	......	.....	976	......	.....	521	......	.....	533
534	3,878	49	1.26	76,197	16,130	21.17	534	56	10.49	−171	58	.....	......	......	.....	534
604	3,614	325	8.99	3,205	320	9.98	15,598	2,760	17.69	8,718	876	10.05	510	276	54.12	604
606	195,959	90,806	46.34	64,357	28,723	44.63	108,600	16,939	15.60	8,070	2,006	24.86	4,676	6	.13	606
617	38,120	10,531	27.62	50,572	10,640	21.04	146,946	19,503	13.27	21,817	14,584	66.85	42,483	2,800	6.59	617
620	190,473	134,113	70.41	211,638	109,121	51.56	620,794	168,357	27.12	74,757	29,831	39.90	39,362	3,519	8.94	620
622	108,033	66,756	61.79	502,521	289,594	57.63	28,519	27,479	96.35	50,237	19,720	37.86	1,237	55	4.45	622
624	283,315	107,214	37.84	31,991	8,321	25.94	24,728	34,656	140.15	1,151	22	1.91	1,126	235	20.87	624
626	2,668	3,519	131.90	989	2,010	203.23	1,257	......	.....	51	......	.....	91	......	.....	626
628	2,415	278	11.51	1,824	......	.....	5,258	......	.....	8	101	262.50	......	......	.....	628
630	384,219	230,256	59.93	275,924	46,997	17.03	188,776	55,872	29.60	19,916	2,164	10.86	11,662	643	5.51	630
636	327,446	150,265	45.89	173,568	56,007	32.27	1,063,555	369,718	34.76	100,904	27,777	27.53	42,249	764	1.81	636
642	3,218	1,046	32.50	4,641	......	.....	6,327	3,553	56.16	1,511	2,034	134.61	......	......	.....	642
648	53,019	49,369	93.11	29,978	11,171	37.26	3,786	6,137	162.10	1,570	1,047	66.68	373	......	.....	648
650	843,778	689,041	81.66	1,308,423	1,060,024	81.01	34,785	14,158	40.70	15,030	3,746	24.72	263	......	.....	650
652	159,495	37,788	23.69	118,053	43,873	37.16	12,465	6,117	49.07	1,028	......	.....	86	......	.....	652
654	44,620	4,206	9.43	52,261	5,248	10.04	21,983	1,065	4.84	2,837	781	27.53	1,980	224	11.31	654
656	473,124	207,985	43.96	909,108	304,331	33.47	785,477	320,479	40.80	68,745	35,729	51.97	42,567	24,027	256.44	656
670	410,011	343,579	83.80	594,399	486,318	81.81	651,428	499,354	76.65	23,977	2,816	11.74	28,690	6,440	22.45	670
672	46,359	18,358	39.60	177,076	111,777	63.12	11,225	1,343	11.96	6,224	4,189	67.30	2,251	4,932	219.10	672
674	36,228	7,336	20.25	1,370	1,470	107.30	18,112	3,686	20.35	335	......	.....	1,477	1	.07	674
680	46,669	36,064	77.28	29,651	40,479	136.52	447,286	192,744	43.09	23,865	7,284	30.52	137,277	40,694	29.64	680
682	1,988	......	.....	80,949	89,608	110.70	2,031	3,517	173.16	1,569	115	7.33	365	......	.....	682
686	1,033	1,367	132.33	61,042	39,304	64.39	2,137	689	32.24	918	900	98.04	569	......	.....	686
702	128,178	44,308	34.57	188,807	79,678	42.20	119,022	105,883	88.96	10,978	345	3.14	16,953	3,788	22.34	702
703	39	......	.....	1,810	1,500	82.87	39	......	.....	......	......	.....	33	......	.....	703
704	236	......	.....	1,083	1,474	136.10	2,776	......	.....	17	......	.....	......	......	.....	704
705	7,117	3,438	48.31	5,989	3,258	54.40	3,629	4,369	120.39	856	167	19.51	255	......	.....	705
706	1,312	......	.....	5,169	980	18.96	2,145	5	.23	97	......	.....	68	......	.....	706
714	73	......	.....	46	......	.....	272	......	.....	43	......	.....	......	......	.....	714
802	2,680	8	.30	394	......	.....	22,547	15,210	67.46	506	......	.....	1,587	28	1.76	802
804	18,873	7,906	41.89	4,269	1,658	38.83	802,880	376,546	46.90	2,222	11	.49	112,224	4,201	3.74	804
820	13,543	2,391	17.65	1,771	268	15.13	392,459	131,708	33.56	2,230	1,378	61.79	24,023	1,544	6.43	820

842	157,043	43,614	27.77	33,157	17,767	53.58	477,963	128,801	26.95	30,552	5,708	18.68	13,780	6,923	50.24	842
852	42,073	7,673	18.24	6,953	−264	.....	491,131	110,569	22.51	23,630	1,787	7.56	64,884	8,276	12.75	852
858	10,091	764	75.71	1,203	......	.....	149,591	242,813	162.32	8,107	1,057	13.04	3,300	25	.76	858
862	86,006	3,237	3.76	15,373	......	.....	201,978	10,877	5.38	11,848	59	.50	42,327	22	.05	862
866	12,686	4,895	38.58	2,488	120	4.82	427,960	511,909	119.62	10,258	12,118	118.13	28,415	1,852	6.52	866
886	100,398	18,891	18.81	29,181	6,862	23.51	2,071,662	785,472	37.91	137,186	30,641	22.33	156,314	23,693	15.16	886
952	11,302	1,427	12.63	7,914	3,332	42.10	127,702	11,922	9.33	3,357	68	2.02	24,249	769	3.17	952
956	2,476	542	21.90	5,386	1,631	30.28	25,315	612	2.42	232	1	.43	17,789	305	1.71	956
	22,973,275	11,391,636	49.59	24,258,058	16,059,851	66.20	45,885,007	23,311,680	50.80	5,076,441	2,796,592	55.09	2,889,319	773,486	26.77	

APPENDIX IV—Continued

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS

CLASS NO.

NON-HAZARDOUS

2. Barns and Stables, Private, other than farm.
4. Churches and Chapels.
6. City and Town Halls, Courthouses, State Capitols, Armories, Fire Department Houses, Libraries (public), Museums of Art, and Natural History.
8. Colleges, Universities, Boarding Schools, Convents, Schools and Academies, with or without dormitories.
10. Dwellings without Barns or with Barns Attached (excluding seasonal and farm risks), Apartment and Flat Houses, Palatial Dwellings (Apartment Houses having one general Dining Room, classify with Hotels, see 620).
14. Dwellings and Outbuildings—Summer or Winter only.
16. Farm Risks (buildings and contents), including Live Stock.
22. Garages (private).
24. Hospitals, Sanatoriums, Asylums (Deaf, Dumb, Blind, Orphan), Homes for the Aged.

MERCANTILE

101. Mercantile Buildings (including those with public hall or lodge rooms above), except 103 (See 168, 200, 184 and 186).
103 Mercantile Buildings with Wholesale Occupancy Exclusively.
102. Mercantile Stocks—Agricultural Implements, Automobile and Carriage Salesrooms.
110. Mercantile Stocks—Boots and Shoes, retail.
112. Mercantile Stocks—Boots and Shoes, Leather Goods (Hides, Harness and Trunks), Rubber Goods, wholesale.
114. Mercantile Stocks—Clothing, Hats, Caps, Furs and Men's Furnishings, retail, Merchant Tailor, Regalia, Costumer and Dressmaking.
116. Mercantile Stocks—Clothing, Hats, Caps, Furs and Men's Furnishings, wholesale.
124. Mercantile Stocks—Drugs, Chemicals and Medicines, retail.
126. Mercantile Stocks—Drugs, Chemicals, and Medicines, wholesale.
128. Mercantile Stocks—Dry Goods, Woollens, Carpets and Notions, Chinese and Japanese Goods, retail.
130. Mercantile Stocks—Dry Goods, Woollens, Carpets and Notions, Chinese and Japanese Goods, wholesale.
132. Mercantile Stocks—Furniture, Musical Instruments, Music, Undertakers' Establishments, Photographers' Supplies, Optical and Scientific Goods, retail.
136. Mercantile Stocks—Groceries, Meat, Fish, Butter, Cheese, Eggs, Fruit and Produce, retail.
138. Mercantile Stocks—Groceries, Meat, Fish, Butter, Cheese, Eggs, Fruit and Produce, wholesale.

CLASS NO.

140. Mercantile Stocks—Hardware, Iron and Steel Bars and Piping, Cutlery, Surgical Instruments, Machinery, Belting, Mill Equipment, Supplies, Stoves, Tinware, House Furnishings, Wooden, Willow and Basketware, retail.
142. Mercantile Stocks—Hardware, Iron and Steel Bars and Piping, Cutlery, Surgical Instruments, Machinery, Belting, Mill Equipment Supplies, Stoves, Tinware, House Furnishings, Wooden, Willow and Basketware, wholesale.
146. Household Furniture in Mercantile Buildings.
154. Mercantile Stocks — Liquors and Wines, wholesale.
156. Lodge and Society Rooms, Contents only.
160. Mercantile Stocks — Miscellaneous, wholesale and retail.
164. Mercantile Stocks—Millinery, Feathers, Artificial Flowers, wholesale.
168. Offices and Banks, Telephone Exchanges, Buildings and Contents.
176. Restaurants, Contents only.
180. Saloons (Liquor), Contents only.
184. Stores, Country (Remote or Crossroad), usually of moderate or small values, Buildings and Contents.
186. Stores, General (village or city), including Department Stores, Contents only.
196. Mercantile Stocks—Tobacco, Cigars, Smokers' Articles, wholesale.
197. Wharf risks, Ferry Houses, Contents.
200. Mercantile Buildings, Retail Occupancy, with Dwellings only above Grade Floor.

WAREHOUSES

254. Cold Storage, Contents only.
256. Cotton (no compressing), Building and Contents.
260. General storage, not specifically classed, Contents only.
266. Fibres (other than Cotton and Wool and Tobacco), Contents only.
268. Household Furniture, Contents only.
276. Tobacco, Building and Contents.
278. Whiskey, Building and Contents.
280. Wool, Contents only.

MANUFACTURING SPECIALS

WOODWORKERS

(Building and Contents)

300. Agricultural Implement Factories, and other Factories having woodworking (principally hard) in conjunction with ironwork, painting, etc., such as Carriage, Bed Spring, Incubator, Refrigerator, Sewing Machine and Wringer Factories and Car Works.

CLASS NO.

302. General Woodworking, without power, including Carpenter and Cabinet Shops, Looking Glass and Picture Frame Factories, Cooper Shops.

304. General Woodworking, with power and without finishing, Chair, Pail, Tub, Tank, Bobbin, Ladder, Wooden Toy Factories, Match Factories, Moulding, Turning, Wheel, Hub, Spoke and Spool Factories—Carpenter Shops with power.

306. Furniture, Organ, Piano, Graphophone, Rattan, Wooden Trunk, Casket and Billiard Table Factories—Clock Factories if with woodworking.

308. Marine Railways, Shipyards, Boat Building, Dry Docks.

316. Planing Mills, Sash, Door, Blind and Wooden Box Factories—Dry Houses for Lumber.

318. Saw Mills.

320. Shingle, Stave, Lath, Veneer and Kindling Wood Mills—Excelsior Factories.

METAL WORKERS

(Building and Contents)

322. Automobile Factories.

324. Heavy Metal Workers Generally—Foundries for Iron, Brass, Type Work and Stoves—Furnaces, Rolling Mills, Machine Shops (with Foundries connected)—Boiler Shops, Nut and Bolt Works, Bicycle and Firearms Factories, Locomotive Works, Wireworking and Drawing, Machine Shops without Foundries.

326. Light Metal Workers generally—Hardware Factories for manufacturing Cutlery, Copper or Brassware, Axes, Tools, Nails, Tacks, Pins and Needles—also Clock Factories if no woodworking, Jewellery, Watch, Dental, Scientific and Surgical Instrument Factories, Miscellaneous Metal-Workers not otherwise specified, Silver, Aluminum and Tableware Factories—Electroplating.

338. Stamping Works—Tin, Hollowware, Iron Bedstead, Gas Fixtures, Lamp and Iron Toy Factories—Japanneries.

OTHER OCCUPATIONS

(Building and Contents)

346. Bakeries and Macaroni Factories.

350. Bleacheries, Dye and Print Works.

352. Boot, Shoe, Slipper, Heel and Counter Factories.

354. Breweries.

356. Brush and Broom Factories.

358. Canneries—Canning and Preserving Works for Fruit, Vegetables and Fish.

366. Celluloid Works—Celluloid and Celluloid Goods Factories.

368. Cement Mills.

370. Cereal Mills—Grist and Feed Mills and Rice Mills.

372. Chemical works of the milder hazards.

CLASS NO.

374. Chemical works of hazardous nature or with explosive hazard.

386. Clothing, Cap and Overall Factories—Tent, Awning, Sail and Rigging Lofts.

388. Coal Breakers and Mining Buildings—Anthacite.

390. Coal Tipples and Top Works—Bituminous.

394. Collar, Cuff, Shirt, Corset, Waist and other White Goods Factories.

396. Confectionery, Chocolate and Chewing Gum Factories.

402. Cotton Gins.

404. Cotton Mills (Full Process).

406. Creameries, Powdered and Condensed Milk, Caseine and Cheese Factories.

412. Distilleries and Rectifying Works (Steam).

416. Electric light and power plants (when separately insured), Water Works and Pumping Stations—Filtration Plants.

418. Fertilizer and Phosphate Factories.

420. Flour Mills.

424. Fur Hat, Fur Cutting, Forming and Dressing Mills.

426. Glass Works.

430. Grain Elevators and Warehouses—Terminal.

432. Grain Elevators and Warehouses—Country.

438. Hemp and Jute Mills—Cordage and Bagging Factories—Waste and Shoddy Mills, Carpet Lining and Batting Factories

442. Ice Factories.

446. Laundries (hand or power)—Cleaning Establishments.

450. Leather Goods Factories (except Boot and Shoe), such as Harness, Saddlery, Pocketbook, Glove, Bag, Leather Trunk, Whip and Sporting Goods.

452. Malt Houses

458. Mining Risks (other than Coal, including Mining dredges).

460. Miscellaneous manufacturing establishments not otherwise classified.

464. Oil Works—Vegetable.

466. Oil—Vegetable in tanks.

468. Oil Works—Fish.

470. Oil Works—Mineral—Refineries, Oil Derricks, Pip Lines.

472. Oil—Mineral—in Tanks or Sumps.

474. Packing Houses, Slaughtering, Rendering, Oleomargarine, Lard, Candle, Crude Glycerine and Glue Works.

476. Paint, Varnish, White Lead and Oil Colour Works—Turpentine Refineries, Printing Ink Works.

480. Paper, Pulp, Leather Board and Straw Board Mills.

484. Potteries, Brick, Tile, Plaster and Crucible Works—China Decorating.

486 Printing Establishments, Lithographers, Book Binderies.

490. Rubber Mills—Including Manufacture of Rubber Goods and Clothing.

492. Salt Works.

494. Silk Mills.

498. Soap Factories (when insured separately from Packing Houses or other plants)

CLASS NO.

502. Sugar Houses.
504. Sugar (Cane and Beet) Refineries.
506. Tanneries—(Heavy Leather).
508. Tanneries—(Light Leather, Currying Shops, Morocco Works and Leather-making generally without japanning).
510. Tanneries—(Light), with Japanning or Enamelling
514. Tobacco, Cigar, Cigarette and Snuff Factories.
516. Tobacco Stemmeries, Prizeries and Rehandling Houses.
522. Weaving and Knitting Mills (no Preparatory Process), Embroidery and Lace Curtain Factories.
526. Wineries.
528. Woollen Mills (full process—all Wool or Mixed Stocks), Worsted, Carpet, Knitting, Felting, Wool Hat Factories.
533. Pulpwood in connection with mills.
534. Pulpwood, Cordwood, Ties, Bark or Logs, when in bush or beside railway tracks.

NON-MANUFACTURING SPECIALS

(Building and Contents)

604. Asylums—Insane and Inebriate, Poor Farms and Alms Houses, Jails, Prisons, Penitentiaries and Reform Schools.
606. Barns and Stables (public)—Livery, Sales, Bus, Express, Hotel and Boarding.
617. Builders' Risks—Buildings in Process of Construction.
620. Club Houses (city), Y.M.C.A., Y.W.C.A.—Gymnasiums and Hotels and Boarding Houses (all the year round).
622. Club Houses (country), Boat and Bath Houses, Yacht and Rowing Clubs, Hotels and Boarding Houses (Summer or Winter only).
624. Coal and Wood Yards, Coal Trestles.
626. Cotton Compresses, with Warehouses and Platforms if communicating therewith.
628. Cotton Yards and Platforms, when not communicating with Compress.
630. Exhibition Buildings, Carousels, Rinks, Fair Grounds, Race Tracks, Ball Grounds and Similar Amusement properties.
636. Garages (public).
642. Hay Presses and Barns.
Hotels, see 620 and 622.

CLASS NO.

648. Ice Storage Houses.
650. Lumber Yards, Wholesale and Mill.
652. Lumber Yards, Retail.
654. Marble and Stone Yards with Power and Mills (not stone crushers).
656. Miscellaneous Non-Manufacturing Specials not otherwise classified.
670. Steam Railway Risks—(excluding Merchandise for other parties in Freight Houses), Street Railway and Traction Properties, including Storage and Operating Houses.
672. Steamers, Vessels, Tugs, Ferry Boats, Marine Dredges, Yachts—Shipping in Port or Laid Up.
674. Stock Yards.
680. Theatres and Opera Houses, Moving Picture Houses.
682. Tobacco Barns.
686. Tobacco Curing Barns Using Artificial Heat.

MISCELLANEOUS

702. Floaters, except Automobile and Cotton.
703. Grain Growing in Fields.
704. Hay and Grain in Stacks in Field.
705. Floaters, Automobiles.
706. Cotton, All Classes not otherwise provided for, including Floaters.
720. Standing Timber.

AUTOMATIC SPRINKLERED RISKS

(Building and Contents)

802. Miscellaneous—Non-Hazardous.
804. Miscellaneous—Mercantile Risks.
820. Miscellaneous—Warehouses.
842. Miscellaneous—Woodworkers.
852. Miscellaneous—Metal Workers.
858. Leather Workers.
862. Cereal, Flour and Rice Mills and Elevators.
866. Textile and Cloth Workers.
886. Miscellaneous Manufacturing Specials not otherwise classified.
952. Miscellaneous Non-Manufacturing Specials.
956. Street Railway and Traction Properties.

APPENDIX V

CERTAIN MEMORANDA, RULINGS, ETC., ISSUED BY DEPARTMENT DURING 1928

C.L. 1928, No. 7

MEMORANDUM

To:—All licensed Insurers authorized to undertake contracts of Automobile Insurance within Ontario.
From: The Superintendent of Insurance.

RE WRITTEN APPLICATIONS

The Department has been asked to issue a ruling for the guidance of insurers as to the necessity of securing a new written application in connection with the new actual value fire and theft policies which have just come into general use. Inasmuch as the contract itself, apart from the amount of insurance, the rate of premium and the method of rating is changed, I am of opinion that existing contracts may not be renewed by the delivery of a new policy only, but that a new contract must be made and a new policy issued after securing a new written application.

In connection with the business of automobile finance or acceptance corporations, the attention of the Department has been drawn to the failure of some insurers to procure and hold a proper written application. It seems that in some cases the acceptance corporation secures a joint application for insurance and credit, signed by the purchaser without provision being made for a duplicate original of such application being delivered to the insurer. I am of opinion that in all cases the purchaser should be required to sign either an independent application for insurance or a duplicate original of a joint application for insurance and credit, and that such application should be delivered to the insurer before a policy is issued.

It would seem unnecessary to warn insurers again of the necessity of compliance with this particular provision of the law, inasmuch as failure to obtain a written application, available for production, is calculated to prejudice the insurer in defending any claim.

R. LEIGHTON FOSTER,
Superintendent of Insurance.

Toronto, Ont.,
April 30th, 1928.

To:—All Licensed Insurers Transacting Life Insurance within Ontario.
From: The Superintendent of Insurance.

RE BROKERS

The discussion in life insurance circles concerning brokers, suggests the desirability of an official statement as to the terms of the Ontario Act governing, and of the regulations of the Department thereunder.

The authority of a "Broker" is limited to negotiating contracts of insurance other than life insurance, section 257 (1). The authority of a "Special Broker" is concerned with unlicensed fire insurance only, section 259 (1). The authority of an "Agent" is covered by subsection 12 of section 256 of the Act, which reads as follows:

> "The holder of a license under this section as agent for insurance other than life insurance may, during the term and validity of his license, act as agent for any licensed insurer within the limits prescribed by his license and may act as an insurance broker in dealing with licensed insurers without other or additional license."

It is clear that there can be no such person as a life insurance broker under the Ontario law, and that the authority of a life insurance agent is limited to acting as agent for the insurer upon whose recommendation the agent's license was issued or renewed.

In the case of partnership or corporation, life insurance agents' licenses, the Department has declined to license individual officers, employees or partners of such partnerships or corporations, upon the recommendation of different insurers, in order to make it impossible for such an agency, corporation or partnership to conduct what would amount to a life insurance brokerage business through the individual officers, employees or partners.

The Department expects that all insurers and their officers and all life underwriters will co-operate in securing a strict observance of the law. Any information which will enable the Department to take any steps necessary to see that the law is strictly enforced will be appreciated.

R. LEIGHTON FOSTER,
Superintendent of Insurance.

Toronto, Ont.,
May 31st, 1928.

To: All Insurers licensed to transact Life Insurance in Ontario.
From: The Superintendent of Insurance.

RE RENEWAL APPLICATION FOR LICENSE

You have received within the past few days a draft form of application for the renewal of your license under the Ontario Insurance Act. Some applications have already been returned. A question has arisen which requires special consideration.

It is noted that some companies are applying to be authorized to transact "life insurance" only; others "life insurance" and "accident insurance"; still others "life insurance" and "accident and sickness insurance." This lack of uniformity arises partly out of the different character of business transacted by the several companies, but chiefly out of the uncertainty hitherto existing in the law as to the right of life insurance companies to grant disability benefits in life contracts or to issue contracts of accident and sickness insurance. The uncertainty in the law has been removed by the amendments effected by *The Ontario Insurance Act, 1928*. Subsection 2 of section 184 (Part VII) of the Act relating to accident and sickness insurance now reads as follows:

> "184 (2). This part (Part VII) shall not apply to a contract of life insurance to which Part V (life insurance) applies, notwithstanding that such contract includes provisions for special benefits or indemnities upon death by accident, or upon disability which is by the terms of the contract deemed to be total and permanent, or upon total disability which exists for a continuous period of not less than three months or ninety days, according as the contract may provide"

The provinces of British Columbia, Saskatchewan and Manitoba adopted the same provision at the recent legislative session.

The effect of this provision in relation to your application for license is that if your company is only granting disability benefits of the restricted character described in this provision, it is necessary for it to be licensed only to transact life insurance, and the disability benefits so included are interpreted according to the provisions of Part V (life insurance) and are not regarded as accident and sickness insurance within the meaning of Part VII. If, on the other hand, your company wishes to grant disability benefits of a broader character than those described in this provision, it must also apply for authority to transact accident and or sickness insurance and prepare separate forms of policy including the accident and sickness statutory conditions and otherwise comply with the provisions of Part VII. This naturally involves separate records of all so-called casualty business transacted.

Would you be good enough to advise me by return mail if, in these circumstances, you wish to apply for authority to write "life insurance" only, or for authority to write "life insurance" and in addition "accident insurance" and "sickness insurance." The amount of your license fee is fixed independently of the number of classes of insurance you are authorized to transact.

R. LEIGHTON FOSTER,
Superintendent of Insurance.

Toronto, Ont.,
June 7th, 1928.
RLF/WJS.

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Algoma Mutual	Mutual	Sault Ste. Marie	A. H. Huckson
Amherst Island	Mutual	Stella	Samuel Miller
Ayr	Mutual	Ayr	M. M. Lillico
Bay of Quinte Agricultural	Mutual	Picton	Chas. E. Lauder
Bertie and Willoughby Farmers'	Mutual	Welland	J. B. Gallinger
Blanshard	Mutual	Science Hill	Duncan McVannell
Blenheim, North	Mutual	Bright	Robert Baird
Brant County	Mutual	Brantford	Chas. McIntyre
Canadian Millers'	Mutual	Hamilton	A. L. Nobel
Caradoc Farmers'	Mutual	Mount Brydges	Donald Campbell
Chosen Friends, Canadian Order Society	Fraternal	Hamilton	J. L. Archer
Civil Service Mutual Benefit	Fraternal	Ottawa	A. G. Kingston
Clinton Township	Mutual	Beamsville	A. Jamieson
Commonwealth Life and Accident	Stock	Hamilton	W. H. Wardrope
Culross	Mutual	Teeswater	K. McKenzie
Dereham and W. Oxford	Mutual	Ingersoll	John Campbell
Dorchester, North and South	Mutual	Harrietsville	J. C. Dance
Downie	Mutual	St. Paul's	Jno. A. McKay
Dufferin Farmers'	Mutual	Shelburne	W. J. Jelly
Dumfries N., and Waterloo, S.	Mutual	Galt	J. M. Irwin
Dunwich Farmers	Mutual	Iona Station	Jno. McPherson
Easthope, South	Mutual	Tavistock	Jno. Pletsch
Economical	Cash-Mutual	Kitchener	Geo. H. Lang
Ekfrid	Mutual	Appin	D. A. McCallum
Elma Farmers'	Mutual	Atwood	Alex. Ross
Empire Life Insurance Company	Stock	Toronto	M. P. Langstaff
Eramosa	Mutual	Rockwood	Ernest Parkinson
Erie Farmers'	Mutual	South Cayuga	J. Honsberger
Equity Life	Stock	Toronto	J. M. Walton
Farmers' Central	Mutual	Walkerton	Jas. Tolton
Farmers' Union	Mutual	Lindsay	Alex. Horn
Federal Fire Ins. Co.	Stock	Toronto	E. B. Stockdale
Foresters, Canadian Order of	Fraternal	Brantford	T. H. Davidson
Formosa	Mutual	Formosa	Jno. F. Waechter
Germania Farmers'	Mutual	Ayton	Andrew Schenk
Glengarry Farmers'	Mutual	Alexandria	E. J. McDonald
Gore District	Cash Mutual	Galt	Hon. Lincoln Goldie
Grand River	Mutual	Caledonia	Jno. Bell
Grenville Patron	Mutual	Spencerville	Robt. Mulholland
Grey and Bruce	Mutual	Hanover	T. H. O'Neill
Guelph Township	Mutual	Guelph	Robt. Amos
Halton Union	Mutual	Campbellville	Duncan Campbell
Hamilton Firemen's Benefit Fund	Fraternal	Hamilton	Wm. Murdoch
Hamilton Police Benefit Fund	Fraternal	Hamilton	John Thompson
Hamilton Township	Mutual	Cobourg	A. E. Hoskin
Hand-in-Hand	Stock	Toronto	Alfred Wright
Hay Township	Mutual	Crediton	W. R. Elliott
Hopewell Creek	Mutual	New Germany	Jno. McPherson
Howard Farmers'	Mutual	Ridgetown	Watson Johnston
Howick Farmers'	Mutual	Wroxeter	James Kirton
Huron Weather	Mutual	Woodham	Geo. Yungblut

DIX VI

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS THAN MUTUAL BENEFIT SOCIETIES

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Sault Ste. Marie	W. G. Emiry	Massey	Lt.-Col. T. H. Elliott	Sault S. Marie
Stella	Wm. Glen	Stella	E. C. McDonald	Stella
Bright	C. W. Gurney	Paris	A. L. Easton	Ayr
Mountain View	Ed. B. Purtelle	Bloomfield	M. R. German	Picton
Niagara Falls	Nathan Day	Ridgeway	Jno. G. Wills	Wainfleet
St. Mary's	Jas. A. Highet	Science Hill	Thos. H. Driver	Science Hill
New Hamburg	T. E. West	Woodstock	D. R. Stauffer	Bright
Scotland	Jno. Collins	Burford	J. A. Massecar	Brantford
Toronto	R. A. Thompson	Lynden	J. T. White	Hamilton
Southwold	Archie Walker	Muncey	E. W. J. Sutherland	Mt. Brydges
Toronto			W. F. Montague	Hamilton
Ottawa			J. J. McGill	Ottawa
Smithville	E. Durham	Smithville	G. A. Tinlin	Beamsville
Hamilton	Geo. C. Coppley Geo. J. Guy	Hamilton	L. T. Boyd	Hamilton
Teeswater	Thos. P. McDonald	Teeswater	F. G. Moffat	Teeswater
Salford	Chas. Williams	Tillsonburg	T. R. Mayberry	Ingersoll
Belmont	J. A. Charlton	Springfield	S. E. Facey	Harrietsville
Stratford	Wm. Suhring	Stratford	Geo. Armstrong	St. Paul's
Shelburne	J. A. Marshall	Orangeville	J. A. Richardson	Shelburne
Galt	Geo. R. Barry	Galt	A. W. Hilborn	Galt
Campbellton	Jno. McPhail	Iona Station	W. A. Galbraith	Iona Station
Shakespeare	Peter Murray	Tavistock	W. S. Russell	Tavistock
Kitchener	L. J. Breithaupt	Kitchener	W. H. Schmalz	Kitchener
Glencoe	L. L. McTaggart	Appin	Herman Galbraith	Appin
Britton	H. Richmond	Atwood	J. R. Hammond	Atwood
Toronto	None		J. Ross Paterson	Toronto
Guelph	Chas. Benham	Rockwood	Robt. Scott	Rockwood
Dunnville	Andrew Sherk	Selkirk	A. E. Havill	South Cayuga
Toronto	Thos. Urquhart W. H. Shapley	Toronto	Geo. M. Begg	Toronto
Walkerton	Moses Bilger	Mildmay	B. W. Schumacher	Walkerton
Lindsay	G. B. Nichols	Lakefield	Pearl James	Lindsay
Toronto	H.C.Scholfield, M.P.P.	Toronto	W. H. Buscombe	Toronto
Brantford			Alf. P. Van Someren	Brantford
Walkerton	Thos. Inglis	Clifford	E. G. Kuntz	Formosa
Ayton	M. E. Murray	Neustadt	R. H. Fortune	Ayton
Alexandria	D. A. Ross	Martintown	V. G. Chisholm	Alexandria
Guelph	Jno. R. Blake	Galt	J. N. MacKendrick	Galt
Glanford	W. Teasdale	Cayuga	N. Simenton	Caledonia
South Mountain	Alex. Robinson	Prescott	W. M. Snyder	Spencerville
Walkerton	D. McKinnon	Chesley	Wm. Ruttle	Hanover
Guelph	J. P. Henderson	Guelph	Jno. L. Carter	Fergus
Moffat	C. H. Turner	Milton	Thos. Moore	Campbellville
Hamilton			Jas. Cochran	Hamilton
Hamilton			Jas. McKay	Hamilton
Cobourg	E. H. Martyn	Port Hope	W. A. Hoskin	Cobourg
Toronto	Jos. Walmsley	Toronto	C. H. C. Fortner	Toronto
Centralia	Jno. P. Rau	Zurich	Henry Eilber	Crediton
Wallenstein	Mark May	New Germany	A. J. Frank	New Germany
Northwood	D. M. Winter	Northwood	A. Gillanders	Ridgetown
Bluevale	Hugh Edgar	Wroxeter	W. S. McKercher	Wroxeter
Auburn	B. Williams	Exeter	Chas. Monteith	Woodham

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Kent and Essex	Mutual	Merlin	David Fletcher
Knights of Malta, Chapter General	Fraternal	Toronto	Thos. Jenkins
Lambton Farmers'	Mutual	Watford	Jas. Smith
Lanark	Mutual	Perth	Edmund Burke
Lennox and Addington	Mutual	Napanee	A. C. Parks
Lobo Township	Mutual	Ilderton	J. S. Douglas
London Police Benefit Fund	Fraternal	London	Wm. Middaugh
London Township Farmers'	Mutual	London	H. McGuffin
McGillivray	Mutual	Parkhill	John Robinson
McKillop	Mutual	Seaforth	Jas. Evans
Maple Leaf	Mutual	Columbus	Hon. Wm. Smith
Merchants	Stock	Toronto	Alfred Wright
Nichol	Mutual	Fergus	M. Heffernan
Nissouri	Mutual	Kintore	Daniel Quinn
Norfolk	Mutual	Simcoe	W. A. Bowyer
North Kent	Mutual	Dresden	Robt. Forsythe
Oddfellows, Canadian Order of	Fraternal	Toronto	Calvin Davis
Oddfellows' Relief Association	Fraternal	Kingston	Dr. J. C. Connell
Oneida Farmers'	Mutual	Hagersville	David Smith
Ontario Commercial Travellers' Association	Fraternal	London	J. H. Laughton
Ontario Equitable Life and Accident	Stock	Waterloo	S. C. Tweed
Ontario Farmers' Weather	Mutual	Grand Valley	Wm. Park
Ontario Threshermen's Mutual	Mutual	Chatham	J. M. Houston
Osgoode	Mutual	Kenmore	A. G. E. Robertson
Ottawa Firemen	Fraternal	Ottawa	Robert Burnett
Ottawa Police Benefit Fund Ass'n	Fraternal	Ottawa	Chas. C. Coombs
Otter	Mutual	Norwich	Jas. Rettie
Oxford Farmers'	Mutual	Embro	J. G. Calder
Peel County	Mutual	Brampton	Harry Walker
Peel and Maryborough	Mutual	Drayton	Jesse Jack
Perth	Cash Mutual	Stratford	G. G. McPherson, K.C.
Pilot Automobile and Accident	Joint Stock	Waterloo	Hon. W. D. Euler
Prescott Farmers'	Mutual	Alfred	Saml. Parisien
Provident Assurance Co.	Stock	Montreal, Que.	Hector H. Racine
Puslinch	Mutual	Arkell	W. J. Little
Queen City	Joint Stock	Toronto	Alfred Wright
Royal Templars of Temperance	Fraternal	Hamilton	John Buchanan
Saltfleet and Binbrook	Mutual	Hannon	J. I. Fletcher
Sons of England	Fraternal	Toronto	Arthur J. Taylor
Sons of Scotland	Fraternal	Toronto	Dr. Jno. Ferguson
Southwold Farmers'	Mutual	Shedden	Dugald McGibbon
St. Joseph Union of Canada	Fraternal	Ottawa	J. S. Tetreault
Sydenham	Mutual	Owen Sound	Jas. Gardner
Toronto Casualty, Fire and Marine	Stock	Toronto	G. L. Smith
Toronto Firemen's Benefit Fund	Fraternal	Toronto	J. J. Gibbons
Toronto Police Benefit Fund	Fraternal	Toronto	Wm. C. Johnston
Townsend Farmers	Mutual	Waterford	S. L. Kitchen

DIX VI—Continued

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES—Continued

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Fletcher.......	Christian Johnson....	Kingsville.....	T. B. Harvey........	Merlin
Toronto........	....	....	Wm. Banks..........	Toronto
Sarnia.........	Thos. L. McCormick..	Watford.......	A. G. Minielly.......	Watford
Perth..........	Andrew Cochran.....	Almonte.......	Peter Cavers.........	Perth
Napanee.......	A. Hartman.........	Odessa........	W. R. Lott..........	Napanee
Strathroy......	Jno. McGugan.......	Denfield.......	A. E. McKay........	Ilderton
London........	....	....	P. W. Harpur........	London
London........	R. Dengate..........	Ealing........	Alfred T. Pattison....	Denfield
Ailsa Craig	Albert E. Taylor.....	Parkhill.......	W. T. Amos	Parkhill
Seaforth	Jas. Connolly	Goderich......	D. F. McGregor	Seaforth
Columbus......	N. Burkholder.......	Pickering......	P. G. Purves.........	Columbus
Toronto........	None................	....	Chas. M. Horswell....	Toronto
Arthur.........	Albert McLelland....	Belwood.......	Jas. Beattie..........	Fergus
Thamesford....	Geo. A. Wren........	Ingersoll......	E. J. Pearson........	Kintore
Simcoe.........	A. Wilkinson.........	Courtland.....	N. S. Boughner......	Simcoe
Turnersville....	E. L. Moore.........	Thamesville...	W. S. Holmes........	Dresden
Toronto........	....	....	Robert Fleming......	Toronto
Kingston.......	....	....	J. N. Alexander......	Kingston
Hagersville.....	R. E. Kerry.........	Cayuga.......	Knud Wodskon......	Caledonia
London........	....	....	Geo. T. Hair.........	London
Waterloo......	Sen. H. W. Laird.....	Regina, Sask...	M. J. Smith........	Waterloo
	J. C. Breithaupt......	Kitchener.....		
	Ed. Irwin...........	Waterloo......		
Belwood.......	Willis Potter.........	Waldemar.....	W. A. Wansbrough...	Grand Valley
Chatham.......	E. S. Down..........	Shedden.......	Ethel F. Sandison....	Chatham
Metcalfe.......	H. S. Lattimer.......	Metcalf.......	R. MacLachlan......	Kenmore
Ottawa........	....	....	James J. O. Kelly....	Ottawa
Ottawa........	....	....	Jos. Gilhooly.........	Ottawa
Burgesville.....	Jas. Carrall..........	Norwich.......	T. M. Cayley........	Norwich
Thamesford....	Jno. Muterer........	Ingersoll......	H. W. Sutherland....	Embro
Toronto........	Geo. Cameron.......	Alton.........	F. J. Thompson......	Brampton
Moorefield.....	R. McArthur........	Moorefield.....	Jno. Ritch...........	Drayton
Stratford.......	James Jones.........	Mitchell.......	Geo. Kay............	Stratford
Alfred.........	Ulric Daoust.........	Plantagenet....	B. G. Parisien........	Alfred
Kitchener......	E. W. Clement.......	Kitchener.....	A. M. Anderson......	Toronto
Montreal.......	None	....	J. H. Lussier.........	Montreal
Hespeler.......	W. H. Schultz.......	Puslinch.......	Thomas Arkell.......	Arkell
Toronto........	Jos. Walmsley.......	Toronto.......	H. F. Crighton.......	Toronto
Toronto........	....	....	C. Van N. Emory....	Hamilton
Hannon........	C. S. Bird...........	Hamilton......	C. I. Stewart........	Hannon
Toronto........	....	....	David Proctor.......	Toronto
Toronto........	....	....	F. S. Mearns.........	Toronto
Shedden.......	Jas. R. Gunning......	Talbotville....	John H. Sells........	Shedden
Sherbrooke.....	....	....	Charles Leclerc.......	Ottawa
Owen Sound....	Geo. Binnie..........	Priceville......	M. Telford..........	Owen Sound
Toronto.......	A. E. Dawson........	Toronto.......	A. E. Dawson.......	Toronto
	W. W. Evans........	Toronto.......		
	C. H. Ackerman......	Peterborough..		
Toronto........	....	....	G. A. Lascelles.......	Toronto
Toronto........	....	....	Wm. Martin.........	Toronto
Waterford......	Wm. E. Mason.......	Simcoe........	D. A. Hill...........	Waterford

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Usborne and Hibbert	Mutual	Exeter	Jas. McKenzie
Walpole Farmers'	Mutual	Jarvis	J. B. McKenzie
Waterloo	Cash-Mutual	Waterloo	L. W. Shuh
Waterloo, North Farmers'	Mutual	Waterloo	Val. Atterbein
Wawanosh, West	Mutual	Dungannon	Wm. J. Thompson
Wellington	Joint Stock	Toronto	W. A. Denton
Western Farmers' Weather	Mutual	Woodstock	W. B. Murray
Westminster Township	Mutual	Wilton Grove	Geo. Lind
Williams, East	Mutual	Kerrwood	Donald A. McIntyre
Yarmouth	Mutual	St. Thomas	C. E. Locke

DIX VI—Continued

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS THAN MUTUAL BENEFIT SOCIETIES—Concluded

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Mitchell	Simon Dow	Cromarty	W. A. Turnbull	Exeter
Nanticoke	Jno. Mitchell	Jarvis	Geo. L. Miller	Jarvis
Waterloo	W. G. Weichel, M.P.P.	Waterloo	Arthur Foster	Waterloo
Heidelberg	J. M. Burnett	Elora	Jos. H. Woods	Waterloo
Auburn	Wm. G. Watson	Auburn	Thos. G. Allen	Dungannon
Toronto	E. J. Stockdale	Toronto	W. H. Buscombe	Toronto
Woodstock	J. R. Murray	Embro	E. L. Sutherland	Woodstock
Wilton Grove	M. E. Hooper	Lambeth	R. S. Nichol	Wilton Grove
Ailsa Craig	Russell G. Brock	Strathroy	Jno. A. McLeish	Kerrwood
St. Thomas	N. Curtis	St. Thomas	A. E. Bucke	St. Thomas

APPENDIX VII

UNDERWRITERS' AGENCIES

The following insurers have been licensed to issue policies through the underwriters' agencies noted after their respective names:

Company	Agency
Aetna Insurance Company	Aetna Fire Underwriters' Agency.
Toronto Casualty Fire and Marine Insurance Co.	Atlantic Underwriters' Agency.
Employers' Liability Assurance Corporation, Limited.	Britannic Underwriters' Agency.
Norwich Union Fire Insurance Society, Limited	British and Canadian Underwriters'Agency.
British Colonial Fire Insurance Company	British Underwriters' Agency of America.
Retail Hardware Mutual Fire Insurance Company. Hardware Dealers' Mutual Fire Insurance Company Minnesota Implement Mutual Fire Insurance Company	Canadian Hardware and Implement Underwriters.
Lumbermen's Mutual Casualty Company Central Manufacturers' Mutual Fire Insurance Company	Canadian Motor Underwriters' Agency.
Westchester Fire Insurance Company	Delaware Underwriters.
Scottish Union and National Insurance Company	Edinburgh Underwriters' Agency.
Globe & Rutgers Fire Insurance Company	Globe Underwriters' Agency.
Halifax Fire Insurance Company	Halifax Fire Underwriters' Agency.
Home Insurance Company	Home Underwriters.
London Assurance	London Underwriters' Agency.
Insurance Company of North America	Montreal Underwriters' Agency.
Liverpool, London and Globe Insurance Company, Limited	National Liverpool Underwriters' Agency.
Niagara Fire Insurance Company	Niagara Detroit Underwriters' Agency.
Home Insurance Company	Nova Scotia Underwriters' Agency.
Phoenix Insurance Company	Protector Underwriters.
Providence-Washington Insurance Company	Providence Underwriters' Agency.
Great American Insurance Company	Rochester Underwriters' Agency.
Western Assurance Company	St. Lawrence Underwriters' Agency.
Home Insurance Company	Winnipeg Fire Underwriters' Agency.

APPENDIX VIII

INSURANCE BROKERS

List of special insurance brokers licensed to transact business with unlicensed insurers for license term ending 30th June, 1929:

Armour, Bell, Boswell & Cronyn, Limited, Toronto.
Barker, Wesley E., Toronto.
Barton & Ellis, Limited, Toronto.
Hardy & Reynolds, Ottawa.
Irish & Maulson, Limited, Toronto.
Jones & Proctor Bros., Limited, Toronto.
Jones, Seneca & Sons, Hamilton.
Mitchell & Ryerson, Toronto.
Muntz & Beatty, Limited, Toronto.
Murray & Company, Toronto.
Reed, Shaw & McNaught, Toronto.
Ridout & Strickland, Limited, Toronto.
Ring, Charles Edward, Toronto.
Smith & Walsh, Limited, Toronto.
Willis, Faber & Company of Ontario, Limited, Toronto.

APPENDIX IX

GUARANTEE COMPANIES

List of licensed insurers whose bonds have, by Order-in-Council of the Lieutenant-Governor of Ontario, been authorized for acceptance in lieu of personal or private suretyship prescribed or required by the Guarantee Companies Securities Act, R.S.O., 1927, Chap. 230, or the Judicature Act, R.S.O. 1927, Chap. 88, or of the Public Officers' Act, R.S.O. 1927, Chap. 17, or any other Act of the Province of Ontario, wherein or whereby His Honour-in-Council is empowered to authorize the giving or acceptance of securities or of the personal bonds of sureties:

1. Alliance Assurance Company.
2. American Surety Company of N.Y.
3. British America Assurance Company.
4. British Canadian Insurance Company.
5. British Empire Assurance Company.
6. Canada Accident and Fire Assurance Company.
7. Canadian Indemnity Company.
8. Canadian Surety Company.
9. Casualty Company of Canada.
10. Dominion of Canada Guarantee and Accident Insurance Company.
11. Employers' Liability Assurance Corporation, Limited.
12. Fidelity and Casualty Company of New York.
13. Fidelity Insurance Company of Canada.
14. General Accident Assurance Company of Canada.
15. Globe Indemnity Company of Canada.
16. Guarantee Company of North America.
17. The Guardian Insurance Company of Canada, Montreal, Quebec.
18. Hartford Accident and Indemnity Company.
19. Imperial Guarantee and Accident Insurance Company of Canada.
20. Imperial Insurance Office.
21. London and Lancashire Guarantee and Accident Company of Canada.
22. London Guarantee and Accident Company, Limited.
23. London and Provincial Marine and General Insurance Company, Limited.
24. Maryland Casualty Company.
25. National Surety Company.
26. North British and Mercantile Insurance Company.
27. Northern Assurance Company, Limited.
28. Norwich Union Fire Insurance Society, Limited.
29. Ocean Accident and Guarantee Corporation, Limited.
30. Railway Passengers' Assurance Company of London, England.
31. Royal Exchange Assurance Company.
32. Royal Insurance Company.
33. Scottish Metropolitan Assurance Company, Limited.
34. Sun Insurance Office.
35. Toronto Casualty Fire and Marine Insurance Company.
36. United States Fidelity and Guaranty Company.
37. Western Assurance Company.
38. World Marine and General Insurance Company, Limited.
39. Yorkshire Insurance Company.

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